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Twenty-Second Annual Report

OF THE

INSURANCE COMMISSIONER



STATE OF MAINE. Insurance

PART I.

Fire and Marine Insurance.

AUGUSTA:
BURLEIGH & FLYNT, PRINTERS TO THE STATE.
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TWENTY-SECOND ANNUAL REPORT

OF THE

Insurance Commissioner.

PART FIRST.

FIRE AND MARINE INSURANCE.

To the Honorable Governor and Council:

The Insurance Commissioner presents Part First of the Twenty-second Annual Report of the Insurance Department of the State of Maine, in compliance with law.

MAINE INSURANCE COMPANIES.

The Maine stock companies received in gross premiums in 1889, for marine and inland insurance, \$232,992.38, and paid for losses \$137,133.79. This business was done by the Union and Merchants' of Bangor, the Ocean of Portland having ceased to write any risks, and has closed all accounts relating to insurance.

The two Bangor companies were visited in February, and their statements for 1889 verified by examination as required by law. The Ocean of Portland has written no risks since the last report, and purposes to write no more.

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The amount reported above is by no means all the marine insurance business written in Maine. The associations of underwriters, organized under the plan known as "Lloyds" whereby each associate underwriter becomes liable for a proportionate part of loss under policies, are not required in this State to make any return of business to this department, or to give any publicity to their operations.

MAINE MUTUAL COMPANIES.

Twenty-seven mutual fire insurance companies have made returns for the year 1889, two less than the number in 1888. The Piscataquis and the York County Patrons' have ceased to do any new business, and are closing up their affairs as rapidly as practicable. There has been no material change in the volume of business transacted by these companies, the risks written in 1888 being \$2,971,449.86, and in 1889, \$2,898,529.14; the losses paid in 1888 amounted to \$26,659.79, and in 1889 to \$19,847.63.

Upon examination of the affairs of these companies, we find that the greater part of them do simply a neighborhood or town business upon a plan simple and mutual. But seven of these companies have assets, exclusive of premium notes, in excess of \$1,000 each. These companies are prudently managed under the direction of boards made up of men who have a direct interest in their welfare. An appendix to this volume will give abstracts of the annual statements of the companies.

FACTORY MUTUALS.

In my report of 1888 allusion was made to the business transacted by "factory" or "mill mutual" companies, and recommendation was made that a law be enacted requiring the inspectors of these companies to take out license, and to provide for the taxation of the business transacted by them in this State.

Since that time there have been developments in this line of insurance, and the business has been largely extended.

The association of factory mutuals now comprises nineteen companies, six in Massachusetts, eleven in Rhode Island and two in Pennsylvania. The total risks written by the nineteen companies in 1889, amounted to \$539,964,635, on which the premium receipts were \$4,937,741. The losses incurred were \$1,368,224, and the return dividends \$3,150,890, leaving for expenses \$418,627.

The business of the individual companies is shown by the following figures :

Companies.	Risks Written.	Premiums Received.
Manufacturers', R. I.....	\$16,746,691	\$134,318
Rhode Island.....	24,240,984	203,780
Boston Manufacturers.....	93,672,453	792,424
Firemen's Mutual.....	49,692,336	447,155
Worcester Manufacturers'.....	23,232,573	207,878
State Mutual Fire.....	57,653,090	532,622
Arkwright.....	52,710,312	454,712
Blackstone.....	26,108,018	241,291
Fall River Manufacturers'.....	26,169,369	252,371
Mechanics' Mutual.....	12,152,497	99,595
Mill Owners'.....	30,961,855	290,487
What Cheer.....	24,935,646	251,207
Merchants' Mutual.....	13,709,105	128,932
Enterprise Mutual.....	20,576,862	209,829
American Mutual.....	20,030,597	205,092
Hope Mutual.....	16,754,185	173,154
Cotton & Woolen.....	17,977,660	189,950
Philadelphia Manufacturers'.....	6,405,192	62,212
Keystone Mutual.....	6,185,210	60,731
Totals.....	\$539,964,635	\$4,937,741

These figures are from sources other than official, but are supposed to be correct. The companies are reported to be disinclined to give information to the public. It is very evident, however, that the business is a profitable one, and there is no good reason why it should not bear its just proportion of the burdens of taxation. Licensed companies pay fees and taxes, and are obliged to come in competition with these companies that pay neither. Other mutual companies, pursuing like methods, write upon protected property other than factories, and the business all escapes taxation.

The method of reaching this business in Maine, inasmuch as it is written at the home offices outside of the State, is the problem necessary to be solved, but the property insured is in the State, and the insured are parties to the contracts. There is now no means of ascertaining the amount written by these companies on Maine property, but it is considerable and is likely to increase.

THE CRIME OF ARSON.

Movements upon the part of agents of insurance companies and of citizens to bring to justice persons suspected of setting fire to property, must have a good effect to deter people from committing this crime against our laws. In this connection, the gathering and publication of statistics of fires in Maine, recommended in former reports, and by Governor Burleigh in his inaugural address to the legislature of Maine, is a matter of considerable importance. It is desirable to get these facts, as nearly as may be, in order to be better prepared to apply the corrective to evils that bring about fire waste to property in our State.

OUR BUILDING LAWS.

A careful scrutiny of our laws relating to the construction of buildings with the view of making them more effective, to the end that the erection of fire-traps may be prevented, is well worth the attention of legislators and underwriters as well as of builders and owners. This may not come within the province of supervision of insurance, but I believe it sound advice, let it come from what source it may, and it should be heeded. The true theory is to prevent liability to fire waste in every possible way, as property not only is obliged to pay for actual loss, but must pay for the risk as well.

FOREIGN COMPANIES.

Since 1886, fire underwriting has been profitable business in Maine. The ratio of losses paid to premiums received

being 51.83 per cent in 1887; 45.98 per cent in 1888 and 44.49 per cent in 1889. The average ratio of all companies doing business in Maine for all the States in which they do business, losses to premiums for 1889, marine included, was 59.53.

The marine business written in Maine, it will be seen by Table VII, was not as profitable as the fire business, the ratio of losses to premiums being 62.05 per cent. It will be seen that the marine business written by companies of other States and countries through Maine agencies in 1889 was very small in amount, and not profitable.

The following list will show at a glance the fire insurance written in the State for five years past by foreign licensed companies:

Year.	Risks Written.	Premiums Rec'd.	Losses Paid.
1885	\$69,843,755 85	\$ 988,488 77	\$ 539,652 46
1886	77,376,807 41	1,077,965 92	1,099,574 25
1887	82,468,407 57	1,138,331 07	589,949 22
1888	79,656,906 44	1,117,254 37	513,274 85
1889	87,804,428 88	1,181,582 60	525,589 57

The fire risks written by Maine mutual companies were: in 1885, \$2,856,337.98; 1886, \$2,963,952.50; 1887, \$3,210,558.47; 1888, \$2,971,449.86; 1889, \$2,898,529.14.

The fire risks written by special brokers for the year amounted to \$52,150, a slight advance over the year 1888.

Thus the amount of fire insurance, of record, written in Maine for the year 1889 may be summarized as follows:

Companies of other states and countries..	\$87,804,428 88
Maine mutual companies	2,898,529 14
Special brokers.....	52,150 00
Total.....	<hr/> \$90,755,108 02

COMPANIES AUTHORIZED.

The following tables show the fire, fire-marine and marine insurance companies authorized to do business in Maine at the date of this report.

MAINE STOCK COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Merchants'	Bangor	Union	Bangor

MAINE MUTUAL COMPANIES.

Bangor	Bangor	Litchfield	Litchfield
Brunswick Farmers'	Brunswick	Lovell	Lovell
Casco	Casco	North Yarmouth	North Yarmouth
Cumberland	Cumberland	Oxford County P. of H.	South Paris
Danville	Auburn	Patrons' Androscoggin	Auburn
Dresden	Dresden	Saco	Saco
Eliot and Kittery	Eliot	Union Farmers'	Union
Falmouth	Falmouth	Warren Farmers'	Warren
Fayette	Fayette	Webster	Webster
Fryeburg	Fryeburg Center	West Bangor and Hermon	Hermon
Gorham Farmers'	North Gorham	Wilton	Wilton
Harpwell	Harpwell	Windham	Windham
Harrison	Harrison	Woolwich	Woolwich
Jay	Jay		

STOCK COMPANIES OF OTHER STATES.

Ætna	Conn	Manufacturers' & Builders' Fire	N. Y
American	Mass	Merchants'	N. J
American	N. J	Merchants'	R. I
American Central	Mo	Meriden Fire	Conn
American Fire	N. Y	Michigan F. & M.	Mich
American Fire	Pa	National Fire	Conn
Anglo-Nevada	Cal	National Fire	N. Y
Boston Marine	Mass	Neptune F. & M.	Mass
Buffalo German	N. Y	New Hampshire Fire	N. H
California	Cal	New York Bowery Fire	N. Y
Citizens'	Pa	Niagara Fire	N. Y
Commerce	N. Y	North American	Mass
Connecticut Fire	Conn	Northwestern National	Wis
Continental	N. Y	Orient	Conn
Delaware Mutual Safety	Pa	Pacific Fire	N. Y
Denver	Col	Pennsylvania Fire	Pa
Dwelling House	Mass	People's Fire	N. H
Equitable F. & M.	R. I	Phoenix	N. Y
Fire Association of Philadelphia	Pa	Phoenix	Conn
Fireman's Fund	Cal	Providence Washington	R. I
Firemen's Fire	Mass	Reliance	Pa
First National Fire	Mass	Rochester German	N. Y
Franklin Fire	Pa	Security	Conn
German American	N. Y	Springfield F. & M.	Mass
Germania Fire	N. Y	Spring Garden	Pa
Girard F. & M.	Pa	Traders'	Ill
Granite State Fire	N. H	Union	Cal
Hanover Fire	N. Y	Union	Pa
Hartford Fire	Conn	United Firemen's	Pa
Home	N. Y	United States Fire	N. Y
Ins. Co. of North America	Pa	Westchester Fire	N. Y
Ins. Co. of State of Pennsylvania	Pa	Williamsburgh City Fire	N. Y
Liberty	N. Y		

MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Name of Company.	Location.
Holyoke Mutual Fire.....	Mass	Traders' & Mechanics' Mutual Fire, Mass	
Quincy Mutual Fire.....	Mass		

COMPANIES OF FOREIGN COUNTRIES.

British America.....	Canada	London Assurance.....	Eng
City of London Fire	Eng	Northern Assurance.....	Eng
Commercial Union	Eng	North British and Mercantile.....	G B
Guardian Assurance.....	Eng	Norwich Union Fire.....	Eng
Hamburg-Bremen Fire.....	Germany	Phoenix.....	Eng
Imperial Fire.....	Eng	Queen	Eng
Lancashire.....	Eng	Royal.....	Eng
Lion Fire	Eng	Scottish Union and National....	Scotland
Liverpool and London and Globe ..	Eng	Sun Fire.....	Eng
London and Lancashire Fire	Eng	Western Assurance	Canada

The following companies have been admitted to the State since December 31, 1889: Denver, Denver, Colorado; Michigan Fire and Marine, Detroit, Mich.; and the New York Bowery, New York, N. Y.

STATISTICAL TABLES.

Table No. 1 shows the capital, surplus or impairment of capital, on the 31st day of December, 1889, the difference between the income and expenditures, with ratio of expenditures to income, and of losses paid to premiums received, for the year ending December 31st, 1889, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 2 shows the nature of the assets of these companies at that date.

Table No. 3 shows the nature of their liabilities.

Table No. 4 shows the nature of their income.

Table No. 5 shows the nature of their expenditures.

Table No. 6 shows the risks in force, risks written and premiums received thereon, and losses paid.

Table No. 7 shows the business transacted in Maine during the year and the tax paid the State by the several companies.

Table No. 8 shows the assets, risks in force, risks written, premiums received and losses paid during the year, of Maine mutual fire insurance companies.

Table No. 9 shows the business transacted by special brokers with amount of tax paid by each.

Annexed to this report, and forming a part of it, will be found abstracts of the several annual statements made to this department in accordance with law, showing the condition of the several companies on the 31st of December, 1889.

After the abstracts may be found the names of licensed agents and brokers authorized to do business in the State.

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

AUGUSTA, March 15, 1890.

STATISTICAL TABLES.

INSURANCE COMMISSIONER'S REPORT.

Table I—*Showing the Capital, Surplus or Impairment of Capital on the 31st day of December, 1889, and the difference between Income and Expenditures, ratio of expenditures and ratio of losses for the year ending December 31st, 1889, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.*

Name of Company.	Paid-up capital.	Surplus over all liabilities	Income above expenditures.	Expenditures above income.	Ratio of expenditures to income.	Ratio of losses paid to premiums received.
MAINE STOCK COMPANIES.						
Merchants' Marine.....	\$100,000 00	\$17,837 24	\$10,009 63	-	85.88	59.96
Union.....	100,000 00	86,741 30	6,687 34	-	94.86	64.14
Total.....	\$200,000 00	\$104,578 54	\$16,696 97	-	90.37	62.05
STOCK COMPANIES OF OTHER STATES.						
Aetna, Conn.....	\$1,000,000 00	\$3,700,688 01	-	\$ 4,308 78	100.13	57.69
American, Mass.....	300,000 00	87,786 62	-	45,380 47	116.09	83.56
American, N. J.....	600,000 00	1,041,853 11	\$67,252 68	-	86.94	50.69
American Central, Mo.....	600,000 00	340,718 58	-	277 20	100.03	59.55
American Fire, N. Y.....	400,000 00	434,170 40	-	46,467 95	107.27	64.72
American Fire, Pa.....	500,000 00	409,616 79	151,611 07	-	91.45	61.54
Anglo-Nevada, Cal.....	2,000,000 00	46,734 50	-	199,712 22	113.74	77.38
Boston Marine, Mass.....	1,000,000 00	837,818 54	58,949 51	-	95.24	77.92
Buffalo German, N. Y.....	200,000 00	834,303 19	39,480 28	-	91.43	61.35
California, Cal.....	600,000 00	112,935 37	-	76,840 11	110.13	75.92
Citizens', Pa.....	500,000 00	21,635 87	26,218 86	-	91.32	66.38
Commerce, N. Y.....	200,000 00	68,046 34	-	109,064 03	197.27	91.00
Connecticut Fire, Conn.....	1,000,000 00	522,254 96	36,490 73	-	96.86	62.12
Continental, N. Y.....	1,000,000 00	1,471,703 89	105,467 10	-	95.68	58.40
Delaware Mutual Safety, Pa.....	360,000 00	822,363 34	7,225 84	-	98.70	66.97

STATISTICAL TABLES.

xiii

Dwelling House, Mass.....	300,000 00	37,419 55	16,990 85	-	93.02	45.00
Equitable F. & M., R. I.....	300,000 00	76,885 33	2,447 52	-	99.12	63.34
Fire Association, Pa.....	500,000 00	894,768 21	33,287 89	-	98.14	65.31
Fireman's Fund, Cal.....	1,000,000 00	448,438 25	82,466 64	-	93.86	68.88
Firemen's Fire, Mass.....	400,000 00	314,033 47	-	61,862 90	141.76	130.67
First National Fire, Mass.....	200,000 00	3,540 90	-	29,221 50	130.22	105.09
Franklin Fire, Pa.....	400,000 00	970,024 53	-	30,541 93	105.03	67.17
German American, N. Y.....	1,000,000 00	2,252,191 12	118,364 68	-	95.52	68.68
Germania Fire, N. Y.....	1,000,000 00	758,063 50	149,366 11	-	88.49	51.19
Girard F. & M., Pa.....	300,000 00	657,539 19	-	5,513 20	101.25	57.89
Granite State, N. H.....	200,000 00	21,945 99	41,246 36	-	85.43	61.48
Hanover Fire, N. Y.....	1,000,000 00	528,934 72	20,027 82	-	98.43	55.68
Hartford Fire, Conn.....	1,250,000 00	2,456,078 75	254,979 12	-	91.67	57.57
Home, N. Y.....	3,000,000 00	1,307,542 78	-	86,012 50	101.82	67.05
Insurance Company of North America, Pa.....	3,000,000 00	2,399,783 06	37,724 32	-	99.14	67.48
Insurance Company of the State of Pennsylvania, Pa.....	200,000 00	65,687 83	18,409 16	-	95.09	58.49
Liberty, N. Y.....	800,000 00	2,527 37	-	52,720 92	106.78	68.23
Manufacturers' & Builders', N. Y.....	200,000 00	115,134 69	-	1,478 16	100.61	56.00
Merchants', N. J.....	400,000 00	477,580 55	45,732 97	-	94.77	60.98
Merchants', R. I.....	200,000 00	82,664 27	11,134 32	-	95.67	61.56
Meriden Fire, Conn.....	200,000 00	74,038 88	2,742 59	-	98.07	65.63
National Fire, Conn.....	1,000,000 00	653,514 98	111,734 62	-	90.14	55.76
National Fire, N. Y.....	200,000 00	24,687 01	-	23,033 09	110.02	70.78
* Neptune F. & M., Mass.....	300,000 00	-8,928 69	-	77,680 34	139.33	87.15
New Hampshire Fire, N. H.....	600,000 00	323,479 81	65,544 04	-	91.85	60.41
Niagara Fire, N. Y.....	500,000 00	389,502 07	58,497 59	-	96.54	60.00
North American, Mass.....	200,000 00	1,110 81	-	41,291 86	132.85	90.36
Northwestern National, Wis.....	600,000 00	344,302 75	89,310 30	-	93.63	64.12
Orient, Conn.....	1,000,000 00	161,798 99	33,871 88	-	96.31	62.71
Pacific Fire, N. Y.....	200,000 00	305,090 82	-	21,965 94	108.40	71.09
Pennsylvania Fire, Pa.....	400,000 00	1,416,324 66	202,396 64	-	93.34	54.44
People's, N. H.....	250,000 00	46,386 27	45,929 00	-	90.60	59.97
Phoenix, N. Y.....	1,000,000 00	401,921 07	208,513 05	-	94.52	55.88

Table I—Concluded.

Name of Company.	Paid-up capital	Surplus over all liabilities.	Income above expenditures.	Expenditures above income.	Ratio of expenditures to income.	Ratio of losses paid to premiums received.
Phoenix, Conn.....	\$2,000,000 00	\$1,301,235 39	\$40,331 60	-	98.55	63.49
Providence Washington, R. I.	400,000 00	49,101 31	-	\$27,154 01	102.73	69.80
Ralliance, Pa.	300,000 00	280,163 47	-	3,545 28	101.68	75.76
Rochester German, N. Y.	200,000 00	218,520 80	51,944 49	-	88.00	57.90
Security, Conn.....	250,000 00	73,186 53	7,539 93	-	98.56	64.18
Springfield F. & M., Mass.....	1,500,000 00	520,509 86	129,099 90	-	92.86	58.45
Spring Garden, Pa.	400,000 00	513,263 79	-	53,699 40	117.21	77.14
Traders', Ill.	600,000 00	406,052 42	-	41,037 71	107.00	74.68
Union, Cal.	750,000 00	21,289 46	-	73,025 69	108.15	73.13
Union, Pa.	250,000 00	14,712 37	-	14,509 86	121.98	90.86
United Firemen's, Pa.	300,000 00	78,621 82	6,505 36	-	97.56	70.74
United States Fire, N. Y.	250,000 00	248,139 11	-	8,683 65	104.00	65.98
Westchester Fire, N. Y.	300,000 00	408,457 35	81,063 21	-	91.28	64.21
Williamaburg City Fire, N. Y.	250,000 00	646,015 35	19,263 72	-	96.74	53.40
Total	\$43,010,000 00	\$23,043,165 11	\$2,439,371 75	\$1,075,916 90	102.42	66.41
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke, Mass.	\$100,000 00	\$182,199 69	\$9,029 89	-	95.05	46.49
Quincy, Mass.	-	335,501 40	2,443 04	-	98.38	43.54
Traders' & Mechanics', Mass.....	-	386,652 85	27,904 88	-	80.89	33.53
Total	\$100,000 00	\$1,204,353 84	\$39,376 78	-	91.44	41.18
COMPANIES OF FOREIGN COUNTRIES.						
British America, Canada	-	\$408,995 31	\$44,836 56	-	92.94	67.38
City of London, Eng.	-	237,998 25	-	\$106,690 55	120.32	88.95
Commercial Union, Eng.....	-	1,009,788 54	-	141,998 75	101.70	72.07

STATISTICAL TABLES.

xv

Guardian Assurance, Eng.....	764,351 55	28,713 65	96.79	57.58
Hamburg-Bremen, Germany.....	387,106 27	-	100.39	69.21
Imperial Fire, Eng.....	728,548 16	42,367 13	97.06	64.75
Lancashire, Eng.....	756,608 51	18,741 60	98.77	68.51
Lion, Eng.....	467,864 95	-	104.93	78.46
Liverpool & London & Globe, Eng.....	2,820,488 17	413,696 77	90.84	65.61
London & Lancashire, Eng.....	792,343 86	103,362 29	93.67	66.78
London Assurance, Eng.....	912,406 91	30,462 78	96.70	66.46
Northern Assurance, Eng.....	656,922 22	-	105.76	73.03
North British & Mercantile, Eng.....	1,811,567 94	93,726 71	95.41	67.64
Norwich Union, Eng.....	648,847 38	70,446 36	93.42	64.98
Phoenix Assurance, Eng.....	660,118 49	-	103.56	73.74
Queen, Eng.....	855,791 29	217,547 21	86.02	59.43
Royal, Eng.....	2,084,634 55	504,999 34	84.59	56.38
Scottish Union & National, Scotland.....	1,264,223 32	59,786 20	89.81	70.40
Sun Fire, Eng.....	817,609 88	71,763 09	94.41	65.64
Western Assurance, Canada.....	445,239 97	-	101.40	74.01
Total.....	\$18,431,555 52	\$1,700,249 67	\$396,370 91	68.51

RECAPITULATION.

Maine Stock Companies.....	\$ 200,000 00	\$ 104,578 54	\$ 16,996 97	90.37	62.05
Stock Companies of other States.....	43,010,000 00	23,013,155 11	2,429,371 75	102.42	66.41
Mutual Companies of other States.....	100,000 00	1,204,353 84	39,376 78	91.44	41.18
Companies of Foreign Countries.....	-	18,431,555 52	1,700,249 67	97.39	68.51
Aggregate.....	\$43,310,000 00	\$42,783,643 01	\$1,470,267 81	95.40	59.53

* Capital impaired.

Table II—Showing the Nature of the Assets, on the 31st Day of December, 1889, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	Real estate.	Loans on bonds and mortgages.	Stocks and bonds owned.	Loans on collaterals.	Cash in office and bank.	Premiums in course of collection.	All other assets.	Total assets.
MAINE STOCK COMPANIES.								
Merchants' Marine.....	—	\$67,000 00	\$19,545 00	\$25,000 00	\$ 8,553 47	\$20,709 48	\$42,561 58	\$183,369 53
Ocean.....	\$46,509 00	2,309 14	—	—	37,634 66	—	1,363 44	87,816 28
Union.....	—	23,775 00	164,322 50	2,375 00	20,583 99	21,039 03	70,115 22	302,210 74
Total.....	\$46,509 00	\$93,084 18	\$183,867 50	\$27,375 00	\$66,772 12	\$41,748 51	\$114,040 24	\$673,396 55
STOCK COS. OF OTHER STATES								
Etina, Conn.....	\$345,000 00	\$43,200 00	\$2,549,750 00	\$ 6,570 00	\$713,607 79	\$412,447 47	\$ 934 39	\$10,071,509 65
American, Mass.....	—	—	496,524 59	45,308 25	12,379 28	13,553 17	28,124 54	595,867 81
American, N. J.....	\$49,814 45	1,248,773 78	328,875 00	—	67,655 96	27,432 88	26,032 05	2,046,564 12
American Central, Mo.....	500,000 00	—	555,000 00	125,000 00	70,396 24	94,117 25	—	1,344,353 49
American Fire, N. Y.....	—	24,220 00	935,397 00	159,750 00	81,605 80	96,881 65	2,987 58	1,300,842 03
American Fire, Pa.....	250,100 00	993,703 40	1,090,149 56	150,000 00	129,326 08	21,707 79	27,683 13	2,642,669 97
Anglo Nevada, Cal.....	—	973,750 00	1,170,051 38	—	180,939 27	204,324 03	40 48	2,569,352 99
Boston Marine, Mass.....	28,740 78	497,500 00	954,849 50	105,500 00	209,483 59	141,285 63	605,665 51	2,443,035 01
Buffalo German, N. Y.....	291,240 04	448,025 00	394,707 15	117,000 00	59,368 52	55,281 10	11,145 98	1,374,765 79
California, Cal.....	106,000 00	16,506 37	574,489 50	—	386,992 68	163,160 55	735 60	1,247,874 60
Citizens', Pa.....	108,000 00	274,775 04	244,970 00	44,993 40	22,488 85	26,748 00	6,599 03	728,574 32
Commerce, N. Y.....	70,000 00	24,200 00	236,745 00	9,000 00	14,028 77	4,825 47	1,002 49	353,801 53
Connecticut Fire, Conn.....	87,550 00	724,000 00	1,338,641 00	4,300 00	93,384 52	99,817 27	—	2,347,692 99
Continental, N. Y.....	684,250 00	165,810 00	3,711,086 00	40,000 00	276,999 93	286,569 87	41,078 09	5,217,773 91
Delaware Mutual Safety, Pa..	140,000 00	108,000 00	1,005,732 00	70,000 09	51,891 65	75,448 56	1,621 44	1,452,693 65

Dwelling House, Mass	197,450 00	200,869 00	15,000 00	45,532 91	61,465 16	67,441 65	587,768 72
Equitable, F. & M., R. I.	129,900 00	308,417 50	1,550 00	13,059 37	22,869 83	2,428 00	566,944 60
Fire Association, Pa	112,700 00	2,834,583 50	113,025 00	112,613 14	159,732 76	46,113 25	4,587,869 67
Fireman's Fund, Cal	300,000 00	270,850 00	283,350 00	135,971 84	220,617 43	77,564 08	2,481,717 79
Firemen's Fire, Mass	-	530,004 25	13,000 00	15,017 82	10,337 18	10,212 89	841,362 14
First National Fire, Mass	145,631 13	82,770 50	5,500 00	16,276 39	16,128 73	4,614 94	270,001 69
Franklin Fire, Pa	316,150 00	1,088,353 25	1,040,200 00	81,730 51	68,809 31	11,432 64	3,174,357 04
German American, N. Y.	-	5,143,175 00	-	173,200 82	227,971 09	-	5,544,346 91
Germania Fire, N. Y.	580,000 00	120,500 00	1,998,631 25	90,141 92	167,931 41	7,932 06	2,965,136 64
Girard F. & M., Pa	296 000 00	678,033 33	361,421 67	34,253 51	75,346 37	22,343 72	1,482,898 60
Granite State, N. H.	-	124,350 00	212,748 00	42,492 09	51,998 91	6,604 12	456,673 12
Hannover Fire, N. Y.	-	88,000 00	18,480 00	11,471 56	25,540 92	14,167 99	2,659,823 47
Harford Fire, Conn.	603,675 60	1,136,143 07	3,220,594 00	565,156 22	448,078 97	39,916 63	6,143,454 49
Home, N. Y.	1,345,325 80	754,000 00	373,300 00	186,357 19	593,263 77	37,038 30	8,931,159 61
Ins. Co. of North America, Pa.,	329,610 02	2,368,698 73	135,250 00	568,020 09	550,563 05	202,110 98	8,781,350 87
Ins Co of State of Penn., Pa.,	304,543 00	110,950 00	-	13,538 46	14,544 58	38,043 54	718,452 77
Liberty, N. Y.	-	-	-	66,617 99	153,176 33	416 67	1,377,682 49
Manufacturers' & Builders', N. Y.,	-	50,000 00	105,900 00	26,387 79	41,442 61	4,496 34	501,118 21
Merchants', N. J.	95,785 17	457,717 00	7,500 00	32,498 61	93,135 40	15,647 19	1,554,638 37
Merchants', R. I.	-	105,900 00	17,997 00	32,101 57	29,523 92	2,061 01	479,939 53
Meriden Fire, Conn.	-	30,600 00	-	18,144 08	23,871 62	1,021 63	371,807 33
National Fire, Conn.	50,816 97	584,438 34	5,450 00	183,512 96	137,285 94	13,187 12	2,443,937 37
National Fire, N. Y.	-	16,438 98	30,000 00	9,887 99	29,769 49	1,716 63	403,364 59
Neptune F. & M. Mass	-	338,599 50	-	55,220 40	22,828 86	22,828 86	416,618 75
New Hampshire Fire, N. H. ...	-	477,096 84	32,400 00	70,672 68	83,292 12	15,000 00	1,586,816 66
Niagara Fire, N. Y.	521,812 59	46,050 00	19,600 00	188,845 98	253,911 92	21,774 51	2,490,654 02
North American, Mass	44,100 00	70,850 00	2,300 00	14,124 82	21,052 03	3,098 33	354,429 49
Northwestern National, Wis...	-	370,000 00	908,170 00	169,554 51	44,075 88	12,998 66	1,504,799 08
Orient, Conn	16,408 68	235,832 00	20,040 00	80,356 07	156,695 92	30,219 12	1,836,722 33
Pacific Fire, N. Y.	70,000 00	136,800 00	200 00	8,573 52	31,136 64	4,975 96	714,832 02
Pennsylvania Fire, Pa	152,500 00	467,570 00	470,925 00	77,213 74	148,167 47	9,463 10	3,329,935 81
People's, N. H.	-	198,944 00	22,820 00	69,212 91	78,971 43	11,620 72	623,993 31
Phoenix, N. Y.	1,715,456 66	172,950 00	2,700 00	464,548 02	573,601 23	14,728 35	4,939,297 26

Table II—*Concluded.*

Name of Company.	Real estate.	Loans on bonds and mortgages.	Stocks and bonds owned.	Loans on collaterals.	Cash in office and bank.	Premiums in course of collection.	All other assets.	Total assets.
Phoenix, Conn.	\$233,524 31	\$751,500 00	\$3,749,311 70	\$33,322 50	\$196,952 24	\$301,314 37	\$39,079 08	\$3,305,004 23
Providence Washington, R. I., ..	-	-	935,415 00	-	42,178 92	111,718 37	54,973 83	1,144,316 12
Reliance, Pa.	100,000 00	137,100 00	571,460 00	-	12,076 07	16,223 79	30,068 62	829,938 48
Rochester German, N. Y.	191,539 84	261,915 00	160,032 41	-	77,875 71	73,096 66	5,947 79	770,477 41
Security, Conn.	34,405 29	135,523 00	345,254 00	9,300 00	57,852 12	70,413 40	7,703 81	660,453 62
Springfield F. & M., Mass.	110,833 00	301,500 00	2,615,860 00	26,500 00	128,329 52	194,736 80	33,203 62	3,410,982 94
Spring Garden, Pa.	208,600 00	437,530 00	464,915 00	98,300 00	28,205 56	26,307 26	9,600 48	1,373,588 30
Traders', Ill.	1,500 00	228,781 50	1,008,581 50	-	28,590 33	47,716 09	26,318 22	1,334,267 64
Union, Cal.	125,000 00	186,250 00	703,108 27	31,000 00	52,543 91	137,387 01	36,897 31	1,272,186 50
Union, Pa.	160,000 00	10,400 00	291,337 00	10,028 67	37,876 68	22,952 28	2,964 20	530,568 73
United Firemen's, Pa.	108,850 00	603,671 50	215,825 00	56,000 00	22,575 80	18,344 33	17,084 95	1,072,331 58
United States Fire, N. Y.	-	540,200 00	72,217 50	-	7,920 68	35,212 69	5,823 00	651,403 85
Westchester Fire, N. Y.	177,000 00	332,720 00	742,700 00	-	106,894 46	96,490 70	3,901 37	1,821,706 53
Williamsburgh City Fire, N. Y., ..	634,843 90	326,550 00	320,855 00	350 00	31,977 87	61,004 59	18,730 19	1,393,311 55
Total.	\$12,011,515 13	\$21,594,123 29	\$77,052,755 75	\$1,830,175 82	\$6,980,447 53	\$7,795 83	\$1,727,790 65	\$31,834,604 02
Mut. Cos. of Other States.								
Holyoke, Mass.	\$35,000 00	\$89,600 00	\$672,176 00	-	\$12,117 67	\$ 1,479 -2	\$12,887 36	\$923,260 45
Quincy, Mass.	15,000 00	72,050 00	311,484 00	\$114,500 00	25,831 20	10,359 77	4,035 50	586,260 47
Traders' & Mechanics', Mass.	-	235,254 89	107,150 00	83,046 79	21,611 93	5,707 49	146,715 93	599,867 03
Total.	\$50,000 00	\$396,904 89	\$1,123,810 00	\$197,546 79	\$59,460 80	\$17,546 68	\$163,638 79	\$2,009,907 95
Cos. of Foreign Countries.								
British America, Canada.	-	-	\$702,741 70	-	\$67,131 21	\$91,690 24	\$4,665 03	\$866,128 22
City of London, Eng.	-	-	618,060 00	-	19,642 60	71,545 70	5,453 81	714,702 11
Commercial Union, Eng.	\$815,250 63	-	1,390,900 00	-	248,763 55	415,776 91	20,297 00	2,890,988 09

Guardian Assurance, Eng.	-	\$70,000 00	1,325,500 00	-	61,107 45	51,164 55	13,248 76	1,521,070 76
Hamburg-Bremen, Ger.	-	9,000 00	1,707,930 00	-	53,764 77	81,885 25	-	1,152,580 02
Imperial Fire, Eng.	451,634 70	-	941,100 31	-	53,679 10	155,078 24	15,147 41	1,617,037 76
Lancashire, Eng.	240,161 77	-	1,442,116 25	-	41,069 36	154,334 27	-	1,980,861 65
Lion Fire, Eng.	-	174,500 00	452,700 00	\$11,000 00	77,665 08	54,997 71	12,061 38	788,244 17
L. and L. & Globe, Eng.	1,499,500 00	1,954,850 00	2,345,650 00	13,430 00	831,952 38	647,653 47	44,120 46	7,537,156 31
London and Lancashire, Eng. ..	-	-	1,782,691 00	-	170,926 70	150,462 11	-	2,104,079 81
London Assurance, Eng.	-	-	1,478,815 00	-	62,156 35	120,082 95	-	1,661,054 30
Northern Assurance, Eng.	114,506 44	-	1,187,111 50	-	75,031 99	125,478 01	11,793 27	1,513,920 21
No. British & Mercantile, Eng.,	-	-	3,069,372 00	-	75,657 53	249,888 75	54,608 10	3,450,526 38
Norwich Union, Eng.	-	-	1,212,115 00	-	208,064 30	74,860 25	10,591 66	1,505,631 21
Phoenix Assurance, Eng.	-	-	1,518,465 00	-	199,529 97	248,137 00	-	1,966,131 97
Queen, Eng.	30,000 00	-	1,790,862 50	-	335,010 52	29,652 27	6,783 33	2,192,308 62
Royal, Eng.	1,818,200 10	-	2,797,515 00	50,000 00	223,872 09	495,397 48	22,751 30	5,406,735 97
Scottish Union & Nat'l, Scot.,	-	801,250 00	734,828 01	-	62,265 90	49,076 50	26,318 39	1,673,158 80
Sun Fire, Eng.	149,756 23	678,000 00	636,060 00	-	245,715 65	221,509 16	26,290 01	1,956,331 05
Western Assurance, Canada.	-	-	831,497 50	-	62,460 94	118,487 68	39,169 46	1,051,615 58
Total	\$5,119,008 87	\$3,687,900 00	\$27,266,430 77	\$74,430 00	\$3,175,487 44	\$3,607,056 54	\$312,319 37	\$43,245,632 99

RECAPITULATION.

Maine Stock Companies	\$ 46,509 00	\$ 93,084 18	\$ 183,867 50	\$ 27,376 00	\$ 66,772 12	\$ 41,748 51	\$ 114,040 24	\$ 573,896 55
Stock Cos. of other States	12,011,515 13	21,694,123 71	77,052,755 75	4,830,175 82	6,980,447 53	7,637,795 85	1,727,790 65	131,834,604 02
Mutual Cos. of other States. . .	50,000 00	396,904 89	1,123,810 00	197,546 79	59,460 80	17,546 68	163,638 79	2,008,907 95
Cos. of Foreign Countries	5,119,008 87	3,687,900 00	27,266,430 77	74,430 00	3,175,487 44	3,607,056 54	312,319 37	43,245,632 99
Aggregate	\$17,227,033 00	\$25,772,012 31	\$105,636,864 02	\$5,129,527 61	\$10,295,167 89	\$11,304,147 56	\$2,317,789 05	\$177,662,541 51

Table III—Showing the Nature of the Liabilities on the 31st Day of December, 1889, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	Losses Unpaid.			Re-insurance fund	Other liabilities	Total liabilities except capital.	Total liabilities including capital.
	Adjusted.	Unadjusted.	Resisted.				
MAINE STOCK COMPANIES.							
Merchants' Marine.....	\$18,604 85	—	—	\$47,027 43	—	\$65,532 29	\$165,532 29
Ocean.....	—	\$1,000 00	—	—	\$1,216 00	2,216 00	114,216 00
Union.....	35,754 73	—	—	79,498 71	216 00	115,469 41	215,469 44
Total.....	\$54,359 58	\$1,000 00	—	\$126,526 14	\$1,432 00	\$183,217 73	\$496,217 73
STOCK COS. OF OTHER STATES.							
Attna, Conn.....	\$33,948 40	\$160,569 74	\$6,713 65	\$1,066,481 34	\$104,130 61	\$2,370,943 64	\$6,370,843 64
American, Mass.....	26,644 66	—	1,000 00	172,800 29	7,566 24	209,151 19	508,151 19
American, N. J.....	19,656 76	16,058 42	4,173 22	379,127 73	14,715 88	433,731 01	1,033,731 01
American Central, Mo.....	10,152 36	46,024 50	10,349 67	423,005 79	14,102 59	503,634 91	1,103,634 91
American Fire, N. Y.....	46,618 44	—	—	391,792 46	36,260 73	476,671 63	876,671 63
American Fire, Pa.....	21,609 80	116,399 65	39,318 30	1,553,394 24	2,331 29	1,731,033 18	2,213,058 18
Anglo-Nevada, Cal.....	16,879 58	51,210 51	—	447,616 59	7,111 81	622,818 49	2,522,818 49
Boston Marine, Mass.....	14,047 50	147,992 50	4,000 00	419,166 47	—	585,206 47	1,585,206 47
Bufile German, N. Y.....	8,162 52	8,670 00	1,500 00	322,703 49	9,426 59	350,462 60	580,462 60
California, Cal.....	67,656 00	19,300 00	6,880 00	434,705 53	6,397 70	534,939 23	1,134,939 23
Citizens', Pa.....	22,865 52	—	4,652 27	174,187 37	6,233 29	206,938 45	706,938 45
Commerce, N. Y.....	—	13,100 00	1,000 00	70,602 82	1,052 37	85,755 19	285,755 19
Connecticut Fire, Conn.....	—	67,697 62	12,376 43	746,163 98	—	825,438 03	1,825,438 03
Continental, N. Y.....	—	147,249 26	\$3,335 00	2,470,313 24	93,142 52	2,746,070 02	3,746,070 02
Delaware Mutual Safety, Pa.....	18,402 00	31,260 68	—	190,736 63	30,031 00	270,330 31	630,330 31

STATISTICAL TABLES.

xxi

Dwelling House, Mass.	4,156 90	2,600 00	6,173 00	330,115 63	7,233 64	250,339 17	550,339 17
Equitable F. & M., R. I.	11,939 47	16,123 53	1,330 00	156,431 17	3,016 20	191,039 37	491,039 37
Fire Association, Pa.	74,818 87	59,337 00	24,261 31	3,034,684 63	-	3,193,101 86	3,633,101 86
Fireman's Fund, Cal.	26,845 59	68,245 61	7,995 00	787,618 97	46,654 37	947,279 51	1,947,279 51
Fireman's Fire, Mass.	10,626 74	10,510 06	-	102,210 81	3,951 03	127,338 67	537,328 67
First National Fire, Mass.	4,876 86	3,350 00	800 00	55,170 62	2,369 31	66,466 79	266,466 79
Franklin Fire, Pa.	19,303 43	6,125 00	6,321 00	1,765,291 71	8,233 37	1,901,332 51	2,204,332 51
German American, N. Y.	37,547 02	149,395 29	13,310 00	2,037,339 11	54,561 37	2,292,155 79	3,292,155 79
Germania Fire, N. Y.	99,837 27	28,939 78	22,921 77	1,031,339 67	23,952 85	1,207,073 14	2,207,073 14
Girard F. & M., Pa.	-	23,252 33	5,391 43	563,934 76	54,260 89	675,339 41	925,339 41
Granite State Fire, N. H.	11,956 30	9,090 33	1,395 55	190,422 24	18,862 66	231,727 13	431,727 13
Hanover Fire, N. Y.	58,822 25	47,718 66	9,022 76	890,076 63	25,258 45	1,040,868 75	2,030,868 75
Hartford Fire, Conn.	70,331 15	105,024 47	26,177 51	2,197,320 61	37,500 00	2,436,375 74	3,646,375 74
Home, N. Y.	91,581 65	398,116 73	42,289 11	3,810,153 98	289,475 56	4,631,616 83	7,631,616 83
Ins Co of North America, Pa.	72,706 00	214,522 00	20,672 00	5,004,570 00	18,997 81	5,331,467 81	6,331,467 81
Ins Co of the State of Penn., Pa.	-	72,117 00	-	219,600 91	171,017 53	462,765 44	662,765 44
Liberty, N. Y.	77,092 81	9,300 84	1,050 00	450,794 77	36,626 69	575,155 12	1,375,155 12
Manufacturers' & Builders', N. Y.	18,201 89	10,302 39	525 00	141,526 59	13,407 70	185,961 55	355,963 55
Merchants', N. J.	42,202 42	30,410 39	15,339 42	559,437 70	29,617 89	677,077 82	1,077,077 82
Merchants', R. I.	30,994 46	13,101 62	53 99	150,251 22	2,873 91	197,275 26	397,275 26
Meriden Fire, Conn.	11,089 72	6,828 02	1,050 00	75,873 77	2,906 91	97,718 45	275,718 45
National Fire, Conn.	45,021 49	23,853 53	6,329 48	785,059 87	30,158 99	890,422 31	1,810,422 31
National Fire, N. Y.	39,532 67	5,540 00	250 00	116,891 50	16,473 41	178,677 54	378,677 58
Neptune F. & M., Mass.	-	24,400 00	2,000 00	95,877 45	3,300 00	135,577 45	425,577 45
New Hampshire Fire, N. H.	59,162 76	46,315 87	-	543,169 80	16,658 42	665,316 85	1,265,316 85
Niagara Fire, N. Y.	-	205,897 37	31,535 81	1,292,632 01	61,096 73	1,601,151 95	2,101,151 95
North American, Mass.	15,730 39	7,098 95	-	126,241 57	4,207 70	151,318 61	353,318 61
Northwestern National, Wis.	17,104 80	25,106 00	1,000 00	504,935 59	13,423 91	580,546 34	1,160,546 32
Orient, Conn.	-	69,106 71	13,423 55	561,244 23	31,054 85	674,923 31	1,674,923 34
Pacific Fire, N. Y.	1,124 47	21,063 47	4,400 00	170,743 25	12,389 94	203,761 20	409,761 20
Pennsylvania Fire, Pa.	21,070 99	52,937 03	14,070 06	1,426,033 07	-	1,614,111 15	1,914,111 15
People's Fire, N. H.	16,992 55	15,950 00	2,400 00	375,313 70	16,520 79	397,207 04	677,207 04
Phoenix, N. Y.	-	145,382 65	30,715 00	3,176,351 99	164,926 55	3,537,376 19	4,537,376 19

Table III—*Concluded.*

Name of Company.	Losses Unpaid.			Re-insurance fund.	Other liabilities.	Total liabilities except capit.-l.	Total liabilities including capital.
	Adjusted.	Unadjusted.	Resisted.				
Phoenix, Conn.	-	\$210,654 93	\$13,868 60	\$1,719,245 41	-	\$2,003,768 84	\$4,003,768 84
Providence Washington, R. I. .	\$10,188 59	65,422 27	12,981 00	608,722 95	-	693,214 81	1,095,214 81
Reliance, Pa.	10,029 71	12,227 50	-	226,003 38	\$ 1,605 42	249,766 01	649,766 01
Rochester German, N. Y.	8,162 66	11,492 85	2,300 00	\$10,833 52	19,267 58	\$51,956 61	651,956 61
Security, Conn.	34,115 00	21,695 00	550 00	269,106 10	11,770 99	337,267 09	557,267 09
Springfield F & M., Mass.	95,142 06	69,476 87	22,097 32	1,174,546 51	29,210 52	1,390,473 28	2,890,473 28
Spring Garden, Pa.	8,538 27	9,123 25	-	640,086 13	2,477 86	660,325 01	960,325 01
Traders' Ill.	18,207 05	29,037 07	8,695 90	349,940 13	22,335 07	428,215 22	928,215 22
Union, Cal.	8,535 00	55,650 65	5,400 00	400,044 79	31,268 60	500,897 04	1,250,897 04
Union, Pa.	33,571 63	10,363 83	5,013 70	213,193 35	3,703 85	260,816 36	615,816 36
United Firemen's, Pa.	9,721 51	9,009 48	4,124 00	661,967 35	8,907 47	693,729 76	993,729 76
United States Fire, N. Y.	10,833 29	4,500 00	2,400 00	125,435 45	10,096 00	153,264 74	403,264 74
Westchester Fire, N. Y.	32,945 16	36,405 00	3,300 00	723,245 19	19,353 83	815,249 18	1,115,249 18
Williamsburgh City Fire, N. Y. .	7,154 65	23,157 84	8,699 20	435,383 62	30,000 99	497,296 20	747,296 20
Total.	\$1,586,501 94	\$3,352,291 00	\$526,595 84	\$48,595,353 54	\$1,737,470 36	\$55,798,312 68	\$98,904,312 63
Mut. Cos of Other States.							
Holyoke, Mass.	\$2,112 00	-	-	\$239,687 10	\$ 261 76	\$241,060 86	\$341,060 86
Quincy, Mass.	-	\$13,375 00	-	230,427 81	6,956 76	250,759 07	250,759 07
Traders' & Mechanics', Mass. .	-	-	-	212,734 13	-	212,734 13	212,734 13
Total.	\$2,112 00	\$13,375 00	-	\$618,848 59	\$7,218 52	\$704,554 11	\$801,554 11
Cos. of Foreign Countries.							
British America, Canada.	\$13,299 27	\$18,518 72	\$6,975 00	\$395,196 75	\$23,142 54	\$457,132 31	\$457,132 31
City of London, Eng.	21,060 01	18,720 33	6,100 00	\$31,250 65	19,472 84	386,703 86	386,703 86
Commercial Union, Eng.	-	176,594 71	11,222 66	1,632,016 07	61,366 11	1,881,199 55	1,881,199 55

Guardian Assurance, Eng.	33,956 46	31,065 48	1,500 00	675,856 98	14,290 33	756,689 21
Hamburg-Bremen, Germany....	500 00	33,355 00	29,400 00	687,688 24	14,650 51	763,473 75
Imperial Fire, Eng.	26,352 44	44,735 10	24,311 30	766,415 35	26,385 41	888,189 60
Lancashire, Eng.	27,689 24	83,443 95	18,676 55	980,263 40	14,000 00	1,124,073 14
L. & L. & Globe, Eng.	10,992 77	30,639 00	5,812 08	259,258 29	8,877 08	315,579 32
London & Lancashire, Eng.	6,632 99	342,466 91	42,465 00	3,222,615 54	684,078 07	4,298,248 51
London Assurance, Eng.	37,228 01	74,833 33	-	673,814 06	-	748,647 39
Northern Assurance, Eng.	66,434 39	45,074 86	20,761 00	731,031 79	22,912 33	856,997 99
No British & Mercantile, Eng.	-	100,641 84	15,737 59	1,450,481 41	5,663 21	1,638,958 41
Norwich Union, Eng.	-	90,014 89	-	747,944 73	18,824 21	856,763 83
Phoenix Assurance, Eng.	57,285 00	122,975 00	11,468 00	1,065,023 82	149,261 66	1,406,013 48
Queen, Eng.	70,401 72	54,969 80	14,650 00	1,173,833 32	13,662 49	1,316,517 33
Royal, Eng.	-	263,968 16	53,913 00	2,799,107 77	205,112 49	3,322,101 42
Scottish Union & National, Scot	28,073 50	27,740 00	4,212 08	340,962 35	8,547 53	409,585 48
Sun Fire, Eng.	45,903 49	66,107 00	12,810 00	961,322 68	52,678 00	1,138,721 17
Western Assurance, Canada ...	-	70,412 11	4,800 00	615,708 59	15,454 91	606,375 61
Total	\$445,799 28	\$1,700,266 19	\$284,804 26	\$19,404,671 82	\$1,358,379 74	\$23,193,921 29

RECAPITULATION.

Maine Stock Companies	\$ 54,259 58	\$ 1,000 00	\$ 126,526 15	\$ 1,452 00	\$ 183,217 73	\$ 495,217 73
Stock Companies of other States.	1,586,501 91	3,352,291 00	\$526,595 81	48,595,353 54	1,737,570 36	96,805,312 68
Mutual Cos. of other States....	2,112 00	13,375 00	-	681,818 59	7,218 52	704,554 11
Companies of Foreign Countries,	445,799 28	1,700,266 19	284,804 26	19,404,671 82	1,358,379 74	23,193,921 29
Aggregate	\$2,088,672 80	\$5,066,932 19	\$811,400 10	\$68,808,400 10	\$3,104,600 62	\$79,890,005 81
						\$100,108,084 52

Table IV—Showing the Nature of the Income During the Year Ending December 31st, 1889, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	PREMIUMS RECEIVED.		Interest and dividends from all sources	Income from rents and other sources.	Total income.
	Fire.	Marine and Inland.			
MAINE STOCK COMPANIES.					
Merchants' Marine.....	-	\$68,103 57	\$2,775 52	-	\$70,877 09
Ocean	-	7,924 39	2,876 70	\$1,828 53	12,629 62
Union.....	-	119,354 79	10,278 42	-	130,233 21
Total.....	-	\$105,982 75	\$15,928 64	\$1,828 53	\$213,739 92
STOCK COMPANIES OF OTHER STATES.					
Aetna, Conn.....	\$2,687,799 54	\$146,126 45	\$120,877 42	\$6,433 10	\$3,261,236 51
American, Mass.....	213,033 60	44,941 90	23,877 00	-	281,852 50
American, N. J.	426,547 83	-	82,730 66	5,029 64	514,308 18
American Central, Mo.....	535,786 23	-	35,869 51	26,388 43	597,044 17
American Fire, N. Y.....	585,937 86	-	52,715 40	-	638,653 26
American Fire, Pa.....	1,613,379 11	-	101,861 30	57,332 78	1,772,573 19
Anglo Nevada, Cal.....	806,161 62	86,277 66	124,634 21	-	1,017,073 49
Boston Marine, Mass.....	-	1,159,360 18	77,327 87	1,205 68	1,237,893 63
Buffalo German, N. Y.....	398,025 88	43,771 98	18,890 90	-	460,688 78
California, Cal.....	532,042 41	173,372 97	49,858 97	3,035 10	768,309 45
Citizens', Pa.....	370,330 68	-	31,834 24	-	302,164 92
Commerce, N. Y.....	165,170 92	-	15,087 33	2,145 62	122,405 87
Connecticut Fire, Conn.....	1,069,531 01	-	98,272 55	-	1,167,803 59
Continental, N. Y.....	2,195,067 62	8,918 07	197,689 22	37,873 54	2,439,448 45
Delaware Mutual Safety, Pa.....	141,478 65	279,990 70	57,646 35	1,725 00	480,940 70

STATISTICAL TABLES.

XXV

Dwelling House, Mass.....	324,939 70	-	18,453 76	160 00	243,558 46
Equitable F. & M., R. I.....	247,113 19	5,418 46	21,564 61	4,707 18	278,803 44
Fire Association, Pa.....	1,568,072 07	-	221,861 38	-	1,789,933 45
Fireman's Fund, Cal.....	1,072,680 53	165,108 31	89,676 05	20,182 19	1,347,647 08
Firemen's Fire, Mass.....	104,179 24	-	43,972 42	-	148,151 66
First National Fire, Mass.....	79,705 74	-	14,106 30	2,900 00	96,712 04
Franklin Fire, Pa.....	463,520 22	-	131,889 47	12,006 16	607,415 85
German American, N. Y.....	2,430,361 65	-	210,114 75	-	2,640,476 40
Germania Fire, N. Y.....	1,187,372 88	-	110,683 58	-	1,298,056 46
Girard F. & M., Pa.....	374,264 86	-	56,465 98	8,901 15	439,631 99
Granite State, N. H.....	266,361 07	-	16,545 67	-	283,006 74
Hanover Fire, N. Y.....	1,176,376 63	-	95,622 32	-	1,271,998 95
Hartford Fire, Conn.....	2,821,338 82	-	220,789 16	17,405 56	3,059,533 63
Home, N. Y.....	4,180,232 35	137,170 58	293,690 57	87,488 10	4,720,581 60
Insurance Company of North America, Pa.....	2,617,030 70	1,369,543 38	368,344 12	38,437 30	4,393,356 50
Insurance Company of State of Penn., Pa.....	332,718 31	-	18,359 41	21,405 82	372,483 54
Liberty, N. Y.....	716,548 48	27,318 91	34,330 19	-	777,497 58
Manufacturers' and Builders, N. Y.....	207,761 43	-	18,875 40	6,679 47	231,316 30
Merchants, N. J.....	809,021 80	-	67,674 95	2,547 00	874,246 75
Merchants', R. I.....	235,021 60	-	21,708 38	420 53	257,150 51
Meriden Fire, Conn.....	125,027 25	-	15,468 56	1,595 27	142,591 08
National Fire, Conn.....	1,013,840 29	-	119,117 36	-	1,132,957 65
National Fire, N. Y.....	216,484 94	-	13,365 38	-	229,850 32
Neptune F. & M., Mass.....	171,254 36	-	23,713 69	-	194,968 05
New Hampshire Fire, N. H.....	731,395 67	-	72,566 03	-	803,961 70
Niagara Fire, N. Y.....	1,589,725 86	16,147 77	67,061 10	18,392 48	1,691,327 21
North American, Mass.....	163,114 91	-	13,894 10	2,886 39	179,896 40
Northwestern National, Wis.....	552,869 29	-	64,959 41	-	617,328 70
Orient, Conn.....	834,566 32	2,784 58	80,183 98	-	917,554 88
Pacific Fire, N. Y.....	237,801 34	-	21,405 80	2,350 02	261,557 16
Pennsylvania Fire, Pa.....	1,072,173 60	-	135,325 79	2,895 53	1,214,384 82
People's Fire, N. H.....	433,914 39	6,986 74	27,431 70	-	468,362 82
Phoenix, N. Y.....	3,429,320 40	-	86,892 44	62,757 11	3,578,969 95

Table IV—Concluded.

Name of Company.	PREMIUMS RECEIVED.		Interest and dividends from all sources.	Income from rents and other sources.	Total income.
	Fire.	Marine and inland.			
Phoenix, Conn.....	\$2,559,539 36	—	\$213,066 76	\$5,444 14	\$2,778,050 25
Providence Washington, R. I.....	654,207 86	\$299,673 67	41,288 29	—	995,169 82
Reliance, Pa.....	175,224 22	—	35,606 10	—	210,830 32
Rochester German, N. Y.....	395,619 82	—	20,988 24	16,499 59	433,107 65
Security, Conn.....	\$78,641 78	85,979 85	23,326 06	16 61	487,963 30
Springfield F. & M., Mass.....	1,677,941 19	—	190,055 09	—	1,867,996 28
Spring Garden, Pa.....	257,026 41	—	50,028 33	4,375 82	311,430 59
Traders', Ill.....	527,233 88	353 01	58,466 76	—	586,053 65
Union, Cal.....	719,745 71	96,999 33	59,325 75	8,460 00	885,530 79
Union, Pa.....	277,045 36	104,216 33	18,347 00	81,683 06	481,291 75
United Firemen's, Pa.....	222,317 19	—	44,702 54	—	267,019 73
United States Fire, N. Y.....	159,851 64	26,332 03	31,083 57	2 50	217,269 74
Westchester Fire, N. Y.....	867,328 27	3,300 96	56,798 75	2,237 30	929,155 28
Williamsburgh City Fire, N. Y.....	534,071 09	30,281 04	26,571 28	—	590,923 41
Total.....	\$52,690,951 63	\$4,339,374 86	\$5,018,440 25	\$573,285 07	\$62,622,051 81
MUTUAL COMPANIES OF OTHER STATES.					
Holyoke, Mass.....	\$139,018 15	—	\$43,245 72	—	\$182,263 87
Quincy, Mass.....	125,582 45	—	24,336 67	\$761 17	150,680 29
Traders' and Mechanics, Mass.....	116,075 20	—	29,758 38	—	145,833 58
Total.....	\$380,675 80	—	\$97,340 77	\$761 17	\$478,777 74
COMPANIES OF FOREIGN COUNTRIES.					
British America, Canada.....	\$647,415 29	\$60,475 36	\$27,436 19	—	\$635,326 84
City of London, Eng.....	502,668 14	—	23,300 00	—	524,968 14
Commercial Union, Eng.....	2,172,422 77	218,131 41	63,779 81	\$12,130 20	2,466,464 19

Guardian Assurance, Eng.....	843,203 35	-	32,090 14	20,150 00	895,533 49
Hamburg-Bremen, Germany.....	949,419 61	-	42,258 68	-	991,678 29
Imperial Fire, Eng.....	1,087,912 15	-	31,070 83	16,927 16	1,135,910 14
Lancashire, Eng.....	1,454,983 43	-	66,777 73	-	1,521,760 15
Lion, Eng.....	416,331 50	-	25,408 64	-	441,740 14
L. and L. and Globe, Eng.....	4,273,371 92	-	243,296 22	-	4,516,668 14
London and Lancashire, Eng.....	1,553,943 54	-	77,523 23	-	1,631,466 77
London Assurance, Eng.....	868,056 35	-	54,676 46	-	922,732 81
Northern Assurance, Eng.....	944,443 07	-	44,287 96	1,034 50	989,765 53
North British and Mercantile, Eng.....	-	-	-	-	-
Norwich Union, Eng.....	1,019,597 31	-	51,068 13	-	1,070,665 44
Phoenix Assurance, Eng.....	1,295,691 84	-	58,900 00	-	1,354,591 84
Queen, Eng.....	1,475,924 02	-	78,156 17	2,039 86	1,556,099 05
Royal, Eng.....	3,079,211 93	-	116,113 42	81,414 53	3,276,739 88
Scottish Union and National, Scotland.....	502,875 81	-	61,451 04	-	564,326 85
Sun Fire, Eng.....	1,211,377 00	-	72,791 75	-	1,284,168 75
Western Assurance, Canada.....	844,393 72	396,111 97	33,343 68	-	1,273,749 37
Total.....	\$25,043,331 75	\$674,718 74	\$1,202,609 07	\$133,696 25	\$27,054,355 81

RECAPITULATION.

Maine Stock Companies.....	\$ 193,982 75	\$ 15,938 64	\$ 1,828 53	\$ 213,739 92
Stock Companies of other States.....	4,339,374 86	6,018,440 25	573,285 07	62,622,031 81
Mutual Companies of other States.....	-	97,340 77	761 17	478,777 74
Companies of Foreign Countries.....	674,718 74	1,202,609 07	133,696 25	27,054,355 81
Aggregate.....	\$5,210,076 35	\$6,334,318 73	\$709,571 02	\$90,368,925 28

Table V--Showing the Nature of the Expenditures During the Year Ending December 31, 1889, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State.

Name of Company.	PAID FOR LOSSES.		Dividends paid.	Paid for commissions and brokerage.	Paid for salaries, etc.	Paid for taxes.	All other expenditures.	Total expenditures.
	Fire.	Marine and Inland.						
MAINE STOCK COMPANIES.								
Merchants' Marine	-	\$46,415 71	\$4,000 00	\$6,415 89	\$2,300 00	-	\$1,735 86	\$60,867 46
Ocean.....	-	10,099 81	167 00	73 70	1,612 14	\$ 871 20	325 93	13,119 78
Union.....	-	90,718 08	16,000 00	8,989 85	4,511 83	3,326 11	-	123,545 87
Total.....	-	\$147,233 60	\$20,167 00	\$15,479 44	\$8,423 97	\$4 197 31	\$2,061 79	\$197,563 11
STOCK COS. OF OTHER STATES.								
Ettna, Conn	\$1,540,928 41	\$93,914 63	\$720,000 00	\$458,198 12	\$177,057 31	\$51,510 59	\$223,934 23	\$3,265,543 29
American, Mass	161,564 28	54,005 12	9,038 00	52,768 44	24,145 35	6,040 41	19,633 37	377,212 97
American, N. J	216,226 09	-	62,632 40	70,901 57	43,832 26	16,077 79	37,495 39	447,155 50
American Central, Mo.....	319,074 60	-	57,000 00	73,434 10	51,469 14	10,751 98	85,571 55	597,321 37
American Fire, N. Y	379,211 10	-	41,358 88	126,385 40	57,357 38	6,744 23	74,064 22	685,121 21
American Fire, Pa.....	1,007,539 35	-	50,345 00	299,227 24	205,241 89	36,113 45	22,465 19	1,620,912 12
Anglo-Nevada, Cal	638,321 49	52,287 26	90,000 00	163,113 66	85,961 59	10,387 28	117,692 43	1,136,785 71
Boston Marine, Mass.....	-	903,398 86	100,000 00	27,455 52	44,174 44	10,117 47	93,797 79	1,174,944 12
Buffalo German, N. Y	-	244,204 25	40,000 00	82,275 86	20,951 84	7,470 89	26,303 64	421,208 48
California, Cal	\$90,502 16	145,031 17	36,000 00	127,627 14	50,697 92	18,699 30	66,391 87	835,149 56
Citizens', Pa.....	179,456 84	-	-	60,301 24	10,998 84	9,723 80	15,565 30	275,946 06
Commerce, N. Y	99,706 92	-	100,000 00	19,866 95	11,755 00	7,686 55	6,434 48	241,419 90
Connecticut Fire, Conn.....	664,420 16	-	80,000 00	182,261 34	95,431 34	24,875 51	84,324 51	1,131,312 86
Continental, N. Y	1,241,476 86	5,562 90	141,194 44	438,725 31	261,618 64	48,772 43	156,630 74	2,333,981 32
Delaware Mutual Safety, Pa.....	78,838 83	203,445 60	76,666 10	60,616 01	34,801 56	13,868 86	5,377 90	473,614 86

STATISTICAL TABLES.

xxix

Dwelling House, Mass.....	100,927 40	-	18,000 00	59,484 85	19,873 55	8,900 59	21,376 22	226,562 61
Equitable F. & M., R. I.....	167,602 36	2,361 29	23,644 60	45,804 83	32,266 99	8,675 85	-	276,366 92
Fire Association, Pa.....	1,024,123 82	-	200,000 00	309,806 94	146,199 93	57,567 66	23,147 21	1,756,645 66
Fireman's Fund, Cal.....	639,819 06	96,988 04	120,000 00	168,698 65	108,135 95	17,639 45	121,909 29	1,265,190 44
Firemen's Fire, Mass.....	136,135 72	-	30,590 00	16,166 44	14,010 77	3,888 30	9,533 33	2,010,014 56
First National Fire, Mass.....	82,168 12	-	16,000 00	14,760 85	6,350 00	960 70	6,693 87	125,933 54
Franklin Fire, Pa.....	311,352 20	-	100,142 50	81,633 89	54,163 23	21,924 01	68,741 35	637,937 78
German American, N. Y.....	1,426,058 03	-	200,000 00	397,152 65	192,075 45	61,808 50	245,017 10	2,622,111 72
Germania Fire, N. Y.....	607,862 91	-	100,000 00	166,850 81	86,195 01	28,613 69	158,867 93	1,144,690 35
Gilard F. & M., Pa.....	216,667 35	-	72,000 00	68,534 34	47,360 55	14,294 82	26,288 13	445,145 19
Granite State Fire, N. H.....	163,749 02	-	-	43,622 13	14,410 39	5,459 48	14,519 36	241,760 34
Hanover Fire, N. Y.....	654,962 17	-	100,000 00	231,253 25	135,006 65	26,795 62	103,953 44	1,251,971 13
Hartford Fire, Conn.....	1,624,370 15	-	250,000 00	459,774 43	199,143 89	55,635 47	215,430 47	2,801,554 41
Home, N. Y.....	2,855,869 36	52,460 62	300,510 00	814,207 91	413,161 48	72,736 42	297,648 31	4,806,564 10
Ins. Co. of North America, Pa.....	1,379,733 79	1,910,485 03	450,000 00	662,172 24	210,873 91	114,215 84	228,150 37	4,356,631 18
Ins. Co. of the State of Penn., Pa., Liberty, N. Y.....	194,448 45	171 79	20,000 00	73,955 79	41,414 36	10,896 59	13,187 40	354,074 38
Manufacturers' & Builders', N. Y.	489,388 20	17,649 57	-	139,951 36	57,145 02	15,420 87	90,663 46	830,218 50
Merchants', N. J.....	116,339 91	-	12,180 00	63,332 97	31,909 84	6,556 75	24,475 99	234,794 46
Merchants', R. I.....	493,363 32	-	39,200 48	157,919 14	33,985 76	21,087 03	82,978 06	826,523 78
Meriden Fire, Conn.....	144,677 95	-	16,000 00	43,514 32	35,335 73	6,488 19	-	246,016 19
National Fire, Conn.....	82,059 00	-	16,000 00	23,355 56	9,400 00	2,688 08	6,145 85	139,648 49
National Fire, N. Y.....	565,297 19	-	100,000 00	168,616 48	92,225 12	24,481 59	70,582 63	1,021,223 03
Neptune F. & M., Mass.....	153,230 26	-	16,000 00	65,068 77	14,506 34	2,029 02	12,049 02	252,883 41
New Hampshire Fire, N. H.....	196,498 58	-	18,000 00	32,699 96	15,322 85	2,063 72	8,083 28	272,658 39
Niagara Fire, N. Y.....	441,850 91	-	48,000 00	154,199 65	38,806 90	20,430 01	35,128 19	738,417 66
North American, Mass.....	958,633 25	4,860 87	49,992 50	378,771 21	124,850 00	38,134 64	177,687 25	1,632,829 62
Northwestern National, Wis.....	147,391 49	-	12,064 00	22,004 03	13,037 80	5,972 99	20,716 95	221,167 26
Orient, Conn.....	298,958 82	-	66,000 00	104,925 32	54,398 47	13,693 50	40,042 29	678,018 40
Pacific Fire, N. Y.....	524,548 29	534 87	60,000 00	153,978 36	52,624 70	20,519 94	71,448 84	883,683 00
Pennsylvania Fire, Pa.....	169,042 07	-	21,000 00	52,143 92	16,047 40	5,656 06	14,633 65	283,523 10
People's Fire, N. H.....	583,732 80	-	50,000 00	255,337 64	41,790 12	28,469 33	62,758 29	1,012,088 18
Phoenix, N. Y.....	276,440 16	-	16,000 00	96,936 45	16,465 05	9,356 84	28,245 33	442,433 83
	1,987,582 60	21,368 79	60,000 00	700,227 59	298,404 52	58,448 21	344,225 19	3,370,156 90

Table V—Concluded.

Name of Company.	PAID FOR LOSSES.		Dividends paid.	Paid for commissions and brokerage.	Paid for salaries, etc.	Paid for taxes.	All other expenditures.	Total expenditures.
	Fire.	Marine and Inland.						
Phoenix, Conn.....	\$1,625,182 65	-	\$280,000 00	\$130,841 47	\$104,667 62	\$74,181 89	\$223,642 21	\$2,738,818 65
Providence Washington, R. I.....	427,244 12	\$238,500 36	32,000 00	181,575 49	53,487 14	29,331 78	67,124 96	1,022,323 83
Reliance, Pa.....	129,280 70	-	24,000 00	34,208 96	11,851 65	6,099 25	8,937 04	214,375 60
Rochester German, N. Y.....	226,399 88	-	20,000 00	72,826 09	20,809 08	13,639 20	28,688 91	391,163 16
Security, Conn.....	228,638 60	72,259 37	17,400 00	108,655 90	49,209 82	4,639 73	-	480,823 37
Springfield F & M., Mass.....	980,718 15	-	125,000 00	288,167 71	72,926 51	55,238 64	156,845 37	1,678,896 38
Spring Garden, Pa.....	194,266 09	-	64,000 00	55,603 44	17,791 67	14,941 56	14,427 23	365,029 99
Traders, Ill.....	393,998 72	-	50,000 00	101,102 57	41,756 59	16,728 01	24,510 47	627,091 36
Union, Cal.....	518,038 60	70,344 53	29,990 00	200,703 58	50,152 59	19,101 06	67,206 24	955,556 48
Union, Pa.....	152,835 48	193,573 79	132 31	64,770 10	23,454 31	8,899 44	52,191 18	493,796 61
United Firemen's, Pa.....	157,263 87	-	18,000 00	47,030 56	16,227 46	5,932 71	16,039 77	260,514 37
United States Fire, N. Y.....	79,893 14	24,326 96	29,994 25	46,545 80	18,104 80	7,628 63	19,460 01	225,933 59
Westchester Fire, N. Y.....	468,408 34	3,535 15	30,000 00	185,754 75	37,433 48	21,413 69	101,546 76	848,092 07
Williamsburgh City Fire, N. Y.....	285,217 74	-	50,115 00	133,298 52	59,771 65	5,396 76	38,160 02	571,639 69
Total.....	\$31,918,547 72	\$3,813,230 77	\$4,977,978 46	\$10,319,493 56	\$4,417,340 52	\$1,343,369 43	\$4,487,841 48	\$61,277,791 95
MUTUAL COS. OF OTHER STATES.								
Holyoke, Mass.....	\$64,623 94	-	\$57,416 56	\$21,277 41	\$11,798 34	\$1,471 41	\$16,646 32	\$173,233 98
Quincy, Mass.....	54,682 44	-	54,841 89	19,716 38	10,489 98	2,193 70	6,313 86	148,238 25
Traders' & Mechanics, Mass.....	37,824 92	-	47,559 20	17,041 96	13,775 36	1,727 29	-	117,928 73
Total.....	\$157,131 30	-	\$159,817 65	\$58,035 75	\$36,063 68	\$5,392 40	\$22,960 18	\$439,400 96
COS. OF FOREIGN COUNTRIES.								
British America, Canada.....	\$374,001 90	\$35,612 56	\$126,226 44	\$13,295 72	\$16,342 59	\$25,081 05	-	\$590,490 28
City of London, Eng.....	447,109 29	-	-	95,967 14	35,436 76	19,173 47	\$ 95,972 03	631,658 69
Commercial Union, Eng.....	1,524,649 25	198,217 06	-	469,711 27	124,158 80	64,218 08	137,608 53	2,508,464 94

Guardian Assurance, Eng.....	485,579 07	-	-	176,741 60	96,036 23	25,791 89	84,871 09	866,879 84
Hamburg-Bremen, Germany. . .	657,086 64	-	-	162,533 16	82,122 10	23,114 73	69,700 74	994,547 37
Imperial Fire, Eng.....	704,429 23	-	-	203,025 57	114,878 55	39,199 68	32,909 97	1,033,543 01
Lancashire, Eng.....	998,809 08	-	-	298,630 88	174,484 47	33,094 12	-	1,603,018 55
Lion, Eng.....	326,618 77	-	-	70,388 58	30,368 51	11,717 63	24,406 86	483,530 35
Liverpool & London & Globe, Eng.	2,403,033 46	-	-	791,479 80	227,713 68	83,906 70	200,937 73	4,102,971 37
London & Lancashire, Eng.....	1,022,216 77	-	-	314,289 89	69,881 33	32,992 63	88,823 86	1,528,204 48
London Assurance, Eng.....	576,925 94	-	-	175,445 59	65,163 06	23,545 66	51,389 80	892,270 05
Northern Assurance, Eng.....	689,737 94	-	-	160,096 77	65,515 79	27,399 65	104,131 81	1,046,181 96
North British & Mercantile, Eng..	1,280,599 27	-	-	314,308 25	282,116 71	49,561 95	70,506 15	1,947,092 33
Norwich Union, Eng.....	662,075 05	-	-	183,658 34	71,303 94	13,359 92	69,821 83	1,000,219 08
Phoenix Assurance, Eng.....	955,432 30	-	-	271,465 23	72,452 06	45,913 59	57,508 96	1,402,772 14
Queen, Eng.....	880,160 23	-	-	221,612 68	183,142 72	43,626 26	90,310 05	1,336,551 84
Royal, Eng.....	1,735,324 17	-	-	562,846 62	169,376 61	69,652 88	244,140 26	2,771,840 54
Scottish Union & National, Scot..	354,033 00	-	84,881 83	36,057 92	16,398 83	19,168 97	-	504,540 63
San Fire, Eng.....	795,160 56	-	-	210,064 59	64,876 94	26,176 31	316,187 32	1,212,405 66
Western Assurance, Canada.....	551,661 34	366,468 83	-	228,294 72	26,600 00	26,771 39	91,778 69	1,291,574 96
Total	\$17,824,113 22	\$600,298 47	\$221,108 37	\$4,953,744 16	\$1,831,369 68	\$691,266 52	\$1,569,395 67	\$27,691,296 09

RECAPITULATION.

Maine Stock Companies	\$ 147,233 60	\$ 20,167 00	\$ 15,479 44	\$ 8,423 97	\$ 4,197 31	\$ 2,061 79	\$ 197,563 11
Stock Companies of other States..	3,813,230 77	4,977,978 46	10,319,483 55	4,417,340 52	1,343,369 43	4,487,841 48	61,277,791 93
Mut Companies of other States..	-	189,617 65	58,035 75	36,063 68	6,392 40	22,960 18	439,400 96
Companies of Foreign Countries..	600,298 47	221,108 37	4,963,744 16	1,831,369 68	691,266 52	1,569,395 67	27,691,296 09
Aggregate.....	\$49,899,792 24	\$5,379,071 45	\$15,346,742 90	\$6,293,197 85	\$2,044,225 66	\$6,082,239 12	\$89,606,032 09

Table VI—Showing the Risks in Force, Risks Written and Premiums Received Thereon, and Losses Paid, of Fire, Fire-Marine and Marine Insurance Companies Transacting Business in this State, for the Year Ending December 31st, 1889.

Name of Company.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.			LOSSES PAID.	
	Fire.	Marine and Inland.	Fire.	Premiums rec'd thereon.	Marine and Inland.	Fire.	Marine and Inland.
MAINE STOCK COMPANIES.							
Merchants' Marine..	-	\$ 768,866 00	-	-	\$4,250,083 00	-	\$18,504 85
Ocean	-	-	-	-	-	-	10,099 81
Union	-	1,116,513 00	-	-	4,646,386 00	-	90,718 08
Total	-	\$1,885,379 00	-	-	\$8,896,469 00	-	\$119,322 74
STOCK COS. OF OTHER STATES							
Zetna, Conn.....	\$331,439,235 00	\$1,363,613 00	\$252,520,637 00	\$3,037,895 87	\$96,668,010 00	\$1,540,928 41	\$93,914 63
American, Mass.....	23,596,615 00	1,562,930 00	22,855,865 00	260,526 09	1,056,751 00	161,564 28	64,006 12
American, N. J.....	76,779,518 00	-	66,766,337 00	618,572 11	-	216,226 09	-
American Central, Mo.....	61,792,930 00	-	51,802,642 00	658,122 68	-	319,074 60	-
American Fire, N. Y.....	92,822,538 00	-	103,411,495 00	748,785 16	-	379,211 10	-
Anglo-Nevada, Cal.....	174,393,069 00	-	163,325,692 00	1,849,923 31	-	1,007,539 35	-
Boston Marine, Mass.....	56,536,936 00	1,436,758 00	78,813,983 00	1,266,715 10	19,693,937 00	638,321 49	52,287 26
Buffalo German, N. Y.....	59,773,844 00	12,013,830 00	-	499,891 71	86,915,865 00	1,551,241 21	903,398 86
California, Cal.....	47,045,423 00	2,106,654 00	46,462,216 00	682,580 95	13,365,494 00	244,204 25	145,031 17
Citizens', Pa.....	28,472,269 00	-	26,844,932 00	315,929 60	-	179,456 88	-
Commerce, N. Y.....	13,562,981 00	-	12,501,854 00	128,952 89	-	95,706 92	-
Connecticut Fire, Conn.....	115,397,842 00	-	104,121,663 00	1,376,442 56	-	664,420 16	-
Continental, N. Y.....	523,342,270 00	-	276,802,399 00	2,424,809 33	-	1,281,476 86	5,562 90
Delaware Mutual Safety, Pa.....	18,974,156 00	8,214,694 00	17,397,114 00	157,282 06	40,093,388 00	78,638 83	203,445 60

STATISTICAL TABLES.

XXXIII

Dwelling House, Mass.....	44,438,412 00	-	24,187,925 00	259,556 20	-	8,831 56	100,927 40
Equitable F. & M., R. I.....	26,749,128 62	57,607 58	26,038,767 63	278,991 60	1,382,806 12	-	157,602 36
Fire Association, Pa.....	276,653,366 00	-	149,950,849 00	1,843,404 36	-	293,761 71	1,024,123 82
Fireman's Fund, Cal.....	107,874,536 00	1,444,768 00	107,772,554 96	1,477,005 26	14,697,305 00	-	629,819 06
Firemen's Fire, Mass.....	18,836,927 00	-	13,941,419 00	116,898 53	-	-	186,155 72
First National Fire, Mass.....	7,428,599 00	-	5,853,988 00	91,022 53	-	-	82,168 12
Franklin Fire, Pa.....	74,938,134 00	-	48,989,031 00	530,312 52	-	-	311,352 20
German American, N. Y.....	496,340,340 00	-	348,629,410 00	2,987,144 70	-	-	1,426,068 03
Germania Fire, N. Y.....	231,260,866 47	-	180,167,656 98	1,552,618 10	-	-	607,862 91
Girard F. & M., Pa.....	68,391,307 00	-	4,407,728 00	462,038 06	-	-	316,667 35
Granite State Fire, N. H.....	33,442,315 00	-	33,947,952 00	381,882 73	-	-	163,749 02
Hanover Fire, N. Y.....	189,381,183 70	-	161,686,610 32	1,364,008 39	-	-	634,962 19
Hartford Fire, Conn.....	345,574,746 00	-	262,433,849 00	3,262,323 70	-	-	1,624,370 16
Home, N. Y.....	717,919,119 00	5,934,303 00	656,336,227 00	5,150,915 59	19,467,244 00	200,052 87	2,855,869 36
Ins. Co. of No. America, Pa.,	409,343,986 00	16,178,779 00	341,701,752 00	2,375,322 16	287,171,511 00	1,821,571 51	1,379,753 79
Ins. Co. of State of Penn., Pa.,	37,660,505 00	-	42,482,102 00	396,839 10	-	-	194,115 43
Liberty, N. Y.....	76,671,443 00	1,136,160 00	86,203,176 00	916,769 63	15,372,039 00	74,047 60	489,368 20
M'factrs' & Builders', N. Y.,	36,106,778 00	-	30,760,664 00	257,141 56	-	-	116,339 91
Merchants', N. J.....	97,172,315 00	-	79,601,618 00	892,700 93	-	-	493,553 32
Merchants', R. I.....	26,322,996 00	-	25,108,772 00	267,754 25	-	-	144,677 93
Meriden Fire, Conn.....	14,660,036 00	-	16,617,822 00	167,839 01	-	-	82,059 00
National Fire, Conn.....	119,544,476 00	-	92,430,466 00	1,201,155 60	-	-	665,237 19
National Fire, N. Y.....	24,776,145 00	-	26,319,867 00	769,558 74	-	-	163,230 26
Naupane F. & M. Mass.....	12,920,832 00	-	14,468,166 00	191,200 88	-	-	196,498 58
New Hampshire Fire, N. H....	80,951,596 00	-	76,395,177 00	890,990 17	-	-	441,850 91
Niagara Fire, N. Y.....	297,865,784 00	493,393 00	236,523,692 00	2,125,590 62	523,500 00	19,003 17	958,633 25
North American, Mass.....	32,550,724 00	-	22,510,443 00	219,463 92	-	-	147,391 49
Northwestern National, Wis.	80,262,610 00	64,250 00	53,295,793 00	606,738 21	1,038,636 00	9,737 24	228,958 82
Orient, Conn.....	87,776,558 00	440,192 00	82,331,998 00	1,032,468 89	950,540 00	7,533 58	524,548 29
Pacific Fire, N. Y.....	40,854,908 00	-	34,696,841 00	287,029 75	-	-	169,042 07
Pennsylvania Fire, Pa.....	152,213,256 00	-	103,339,221 00	1,306,353 26	-	-	583,732 80
People's Fire, N. H.....	38,411,478 00	399,712 00	41,763,117 00	577,383 95	405,419 00	11,179 74	376,440 16
Phoenix, N. Y.....	489,657,629 00	-	336,663,640 00	3,940,854 51	-	-	1,897,682 60
							21,263 79

Table VI—Concluded.

Name of Company.	Risks in Force.		Risks Written During the Year.				Losses Paid.	
	Fire.	Marine and Inland.	Fire.	Premiums rec'd thereon.	Marine and Inland.	Prem's rec'd thereon.	Fire.	Marine and Inland.
Phoenix, Conn.....	\$293,179,474 00	-	\$234,534,683 00	\$2,802,914 95	-	-	\$1,625,182 55	-
Providence Washington, R. I.,	79,634,337 00	\$3,925,269 00	69,956,461 00	815,948 05	\$60,979,159 00	\$409,189 18	427,344 12	\$238,560 36
Reliance, Pa.....	19,485,327 00	-	22,337,626 00	204,568 22	-	-	139,280 70	-
Robester German, N. Y.....	59,884,406 00	-	43,991,032 00	508,732 81	-	-	225,399 88	-
Security, Conn.....	39,045,841 00	1,717,929 00	39,644,016 00	501,662 56	17,251,842 00	103,103 05	224,638 60	72,259 00
Springfield F. & M. Mass....	181,306,154 00	-	143,085,358 00	1,931,652 34	-	-	980,718 15	-
Spring Garden, Pa.....	28,239,929 44	-	39,719,802 99	325,708 26	-	-	198,266 09	-
Traders', Ill.....	46,676,672 00	-	46,084,052 00	637,277 98	152,736 00	353 01	395,998 72	-
Union, Cal.....	53,053,650 00	790,174 00	66,932,447 00	939,031 08	14,017,308 00	177,048 05	618,058 50	70,314 63
Union, Pa.....	29,672,819 00	-	27,978,500 00	341,740 47	42,132,948 00	224,298 82	152,835 48	193,573 79
United Firemen's, Pa.....	26,445,713 00	-	26,341,832 00	238,111 81	-	-	157,263 87	-
United States Fire, N. Y.....	24,609,889 00	725,147 00	21,284,849 00	168,166 23	1,014,584 00	28,367 98	79,893 14	21,320 96
Worcester Fire, N. Y.....	146,718,554 00	74,150 00	100,612,181 00	978,212 80	344,945 00	2,894 56	468,408 34	3,645 15
Williamburgh City Fire, N. Y.	106,466,659 00	-	79,918,976 00	634,204 77	-	-	283,217 74	-
Total	\$7,539,580,983 63	662,279 58	\$72,862,057 88	63,204 618 95	\$736,496,017 12	125,671,059 43	162,415 97	\$3,589,026 20
Mut. Cos. of Other States.								
Holyoke, Mass.....	\$32,753,382 00	-	\$10,175,194 50	\$143,285 58	-	-	\$61,623 94	-
Quincy, Mass.....	31,625,686 00	-	8,584,561 00	126,818 19	-	-	54,682 41	-
Traders' & Mechanics', Mass.,	28,396,749 00	-	7,962,651 00	121,319 34	-	-	37,824 92	-
Total	\$92,775,817 00	-	\$26,722,406 50	\$391,423 11	-	-	\$157,131 30	-
Cos. of Foreign Countries								
British America, Canada	\$59,721,604 00	\$1,280,220 00	\$40,984,617 00	\$695,334 06	\$9,420,997 00	\$71,664 51	\$174,001 90	\$35,612 58
City of London, Eng.....	48,283,688 00	-	50,065,688 02	630,726 79	-	-	481,315 80	-
Commercial Union, Eng.....	\$14,062,290 00	-	260,465,308 00	2,686,562 94	45,864,480 00	240,406 21	1,524,649 25	198,217 06

Guardian Assurance, Eng.....	146,784,511 41	-	117,075,906 89	993,023 04	-	-	485,579 03
Hamburg-Bremen, Ger.....	111,646,468 00	-	102,784,962 00	1,191,305 03	-	-	657,086 64
Imperial Fire, Eng.....	130,706,744 99	-	122,857,637 41	1,320,769 65	-	-	704,429 23
Lancashire, Eng.....	190,381,964 00	-	181,535,863 00	1,772,476 25	-	-	996,809 08
Lion Fire, Eng.....	38,175,475 00	-	60,409,964 00	708,964 37	-	-	336,648 77
L. and L. & Globe, Eng.....	650,731,020 00	-	605,558,920 00	5,479,209 07	-	-	2,803,933 46
London and Lancashire, Eng.....	316,401,090 00	-	206,233,095 00	1,994,705 71	-	-	1,032,316 77
London Assurance, Eng.....	151,493,835 00	-	136,230,309 00	1,084,306 94	-	-	576,925 94
Northern Assurance, Eng.....	132,459,689 00	-	112,835,165 00	1,161,673 69	-	-	689,737 94
No. British & Mercantile, Eng.....	254,794,483 00	-	243,516,413 00	2,364,940 20	-	-	1,280,599 37
Norwich Union, Eng.....	142,388,452 00	-	132,970,191 00	1,370,660 28	-	-	662,075 05
Phoenix Assurance, Eng.....	230,700,842 00	-	242,925,542 00	2,022,260 74	-	-	956,432 30
Queen, Eng.....	206,909,374 00	-	165,432,109 00	1,823,467 66	-	-	880,160 23
Royal, Eng.....	512,222,042 25	-	493,239,065 21	4,026,009 16	-	-	1,785,924 17
Scottish Union & Nat'l, Scot.,	60,333,320 00	-	90,444,133 00	967,131 42	-	-	364,053 00
San Fire, Eng.....	191,116,814 00	-	147,303,351 00	1,583,133 43	-	-	795,100 56
Western Assurance, Canada...	68,035,405 00	2,249,074 00	73,783,697 00	1,009,312 06	81,923,089 00	556,660 54	551,661 34
Total..	\$3,856,286,201 65	\$3,529,294 00	\$2,588,612,063 53	\$34,885,962 49	\$197,217,516 00	\$368,731 25	\$17,858,319 73
							\$600,298 41

RECAPITULATION.

Maine Stock Companies.....	\$1,885,379 00	\$ 8,896,489 00	\$ 240,916 77	\$ 119,322 74
Stock Cos. of other States....	\$7,689,580,888 63	5,372,865,037 88	63,304,618 95	973,569,026 20
Mut. Cos. of other States....	92,775,817 00	26,722,406 50	391,423 11	157,131 30
Cos. of Foreign Countries....	8,836,266,201 65	2,568,612,063 53	34,685,952 40	600,298 47
Aggregate.....	\$11,468,642,902 28	\$67,988,199,517 91	\$65,982,610,002 12	\$17,858,319 73
				\$600,298 41

Table VII—Showing the Business Transacted in Maine During the Year Ending December 31st, 1889, by Fire, Fire-Marine and Marine Insurance Companies.

Name of Company.	RISKS WRITTEN.			Premiums re- ceived thereon	LOSSES PAID.		Losses Incurred.	Tax Paid on Premiums.
	Fire.	Premiums re- ceived thereon	Marine and Inland.		Fire.	Marine and Inland.		
MAINE STOCK COMPANIES.								
Merchants' Marine	-	-	\$4,250,083 00	\$ 91,555 76	-	\$46,415 71	\$46,415 71	
Union	-	-	4,646,386 00	141,436 62	-	90,718 08	90,718 08	
Total	-	-	\$8,896,469 00	\$332,992 38	-	\$137,133 79	\$137,133 79	
STOCK COS. OF OTHER STATES.								
Ætna, Conn.	\$6,151,429 00	\$74,693 80	-	-	\$26,080 53	-	\$32,216 43	\$972 26
American, Mass.	474,353 00	5,233 39	-	-	500 00	-	500 00	104 66
American, N. J.	157,683 00	1,542 16	-	-	948 29	-	948 29	30 84
American Central, Mo.	203,927 00	3,576 30	-	-	22 03	-	71 52	71 52
American Fire, N. Y.	240,127 00	3,055 83	-	-	403 00	-	403 00	53 05
American Fire, Pa.	424,153 00	6,046 77	-	-	845 90	-	845 90	120 93
Anglo-Nevada, Cal.	386,494 69	6,046 12	-	-	1,450 10	-	1,450 10	100 20
Atlantic Fire & Marine, R. I.	-	-	-	-	-	-	-	16 81
Boatman's F. & M., Pa.	99,915 00	1,283 00	-	-	1,597 00	-	2,114 00	25 66
Boston Marine, Mass.	-	-	\$1,076,376 00	\$15,462 29	-	\$16,516 31	20,900 70	\$309 24
Buffalo German, N. Y.	468,569 00	5,503 61	-	-	1,784 42	-	1,719 42	74 38
California, Cal.	137,694 00	2,219 19	-	-	75 00	-	805 00	42 88
Citizens', Pa.	242,799 00	4,317 55	-	-	2,248 15	-	2,248 15	74 84
Commerce, N. Y.	230,615 00	2,862 17	-	-	857 02	-	140 47	86 84
Connecticut Fire, Conn.	1,496,200 00	20,003 15	-	-	9,113 23	-	9,697 23	217 75

STATISTICAL TABLES.

xxxvii

Continental, N. Y.	1,043,983 00	11,967 20	-	-	3,541 98	-	3,598 65	171 34
Delaware Mutual Safety, Pa.	121,200 00	1,742 86	-	-	-	-	-	28 27
Dwelling House, Mass.	373,600 00	2,848 94	-	-	6,378 04	-	2,734 45	56 95
Equitable F. & M., R. I.	372,924 33	4,395 07	31,079 77	314 09	1,350 10	1,038 50	2,488 60	94 18
Fire Association, Pa.	1,867,241 00	27,388 71	-	-	14,395 06	-	16,375 18	506 79
Fireman's Fund, Cal.	606,727 91	7,607 44	-	-	2,812 64	-	1,993 68	95 89
Fireman's Fire, Mass.	351,746 00	6,393 52	-	-	106 74	-	116 18	35 38
First National Fire, Mass.	626,342 00	9,405 36	-	-	4,290 23	-	4,831 86	188 12
Franklin Fire, Pa.	683,637 50	7,847 45	-	-	13,881 43	-	7,522 91	156 94
German American, N. Y.	1,195,799 00	15,639 63	-	-	8,859 23	-	9,042 85	95 60
Germania Fire, N. Y.	710,148 00	8,941 27	-	-	1,956 08	-	1,043 52	139 70
Gerard F. & M., Pa.	276,760 00	3,640 07	-	-	1,150 83	-	1,132 83	66 50
Granite State Fire, N. H.	1,946,756 00	23,008 13	-	-	5,418 80	-	5,610 96	351 74
Hanover Fire, N. Y.	1,524,261 68	21,917 73	-	-	9,462 14	-	10,653 64	249 11
Hartford Fire, Conn.	3,623,472 00	39,843 89	-	-	16,869 69	-	18,647 51	483 46
Home, N. Y.	5,507,912 00	67,375 92	-	-	13,377 24	-	12,444 24	879 97
Ins. Co. of North America, Pa.	3,423,338 00	48,231 64	-	-	18,932 68	-	20,150 18	902 11
Ins. Co. of State of Penn., Pa.	1,434,712 00	22,777 61	-	-	9,596 32	-	9,596 32	455 55
Liberty, N. Y.	274,500 00	5,060 07	-	-	1,328 00	-	1,178 00	74 64
Manufacturers' & Builders', N. Y.	162,325 00	2,256 85	-	-	911 97	-	945 97	26 89
Merchants', N. J.	949,042 00	12,920 49	-	-	1,755 00	-	2,008 58	258 40
Merchants', R. I.	316,740 00	4,085 40	-	-	1,081 02	-	681 02	81 70
Meriden Fire, Conn.	308,276 00	3,175 24	-	-	1,230 83	-	1,562 69	38 89
National Fire, Conn.	1,688,781 00	21,046 43	-	-	5,525 78	-	3,050 13	310 41
National Fire, N. Y.	42,900 00	295 75	-	-	-	-	-	5 91
Neptune F. & M., Mass.	301,810 00	5,167 82	-	-	329 07	-	829 07	103 35
New Hampshire Fire, N. H.	1,002,172 00	13,119 22	-	-	8,313 13	-	4,777 16	96 12
Niagara Fire, N. Y.	1,591,569 00	24,962 78	-	-	15,574 06	-	15,725 40	235 16
North American, Mass.	407,348 00	3,769 78	-	-	554 75	-	1,859 88	98 50
Northwestern National, Wis.	122,170 00	1,315 00	-	-	-	-	-	26 30
Orient, Conn.	2,448,841 00	28,786 27	-	-	12,045 41	-	17,423 49	334 81
Pacific Fire, N. Y.	332,075 00	2,592 16	-	-	17,117 94	-	984 79	773 29
Pennsylvania Fire, Pa.	2,396,981 91	38,664 79	-	-	-	-	19,924 94	-

Table VII—Concluded.

Name of Company.	RISKS WRITTEN.			LOSSES PAID.		Losses incurred.	Tax paid on premiums.
	Fire.	Premiums rec'd thereon.	Marine and Inland.	Fire.	Marine and Inland.		
People's Fire, N. H.....	981,485 61	16,117 76	-	11,714 30	-	13,015 67	161 17
Phoenix, N. Y.....	1,764,022 00	24,942 37	-	5,904 28	-	6,538 94	242 96
Phoenix, Conn.....	3,602,037 00	56,407 31	-	51,931 43	-	46,842 13	89 11
Providence Washington, R. I.....	603,827 00	7,668 80	319,650 00	2,041 91	605 64	2,042 05	201 80
Reliance, Pa.....	282,949 00	4,001 33	-	990 00	-	1,590 00	80 02
Rochester German, N. Y.....	84,130 00	1,240 66	-	50 00	-	50 00	25 81
Security, Conn.....	201,639 00	1,971 23	-	1,805 22	-	314 72	3 32
Springfield F. & M., Mass.....	2,668,237 00	40,783 22	-	15,276 82	-	16,858 33	815 67
Spring Garden.....	175,444 00	1,867 68	-	-	-	805 13	37 36
Traders', Ill.....	396,259 00	6,947 13	-	6,027 98	-	6,320 58	18 38
Union, Cal.....	225,325 00	3,173 81	-	1,811 22	-	1,811 22	27 25
Union, Pa.....	635,715 00	6,872 76	-	5,398 30	-	6,213 95	136 65
United Firemen's, Pa.....	169,160 00	2,386 56	-	2,233 89	-	2,253 29	47 73
United States Fire, N. Y.....	132,276 00	991 61	-	895 05	-	895 05	1 93
Worcester Fire, N. Y.....	435,297 00	5,627 84	-	2,886 87	-	1,886 87	49 22
Williamsburg City Fire, N. Y.,	268,500 00	3,265 79	-	28 50	-	28 50	64 74
Total.....	\$61,018,410 53	\$804,356 00	\$1,427,105 77	\$352,953 01	\$18,160 45	\$377,252 39	\$11,773 95
MUTUAL COS. OF OTHER STATES.							
Holyoke, Mass.....	\$1,109,194 00	\$13,067 77	-	\$1,870 46	-	\$1,870 46	\$180 31
Quincy, Mass.....	751,925 00	11,791 86	-	4,315 47	-	4,815 47	231 63
Traders' & Mechanics', Mass.....	553,320 00	8,605 56	-	2,365 00	-	2,365 00	126 27
Total.....	\$2,414,439 00	\$33,463 17	-	\$9,050 93	-	\$9,050 93	\$548 11

STATISTICAL TABLES.

XXXIX

Cos. of Foreign Countries.	\$386,056 00	\$5,036 10	-	-	\$1,684 61	\$ 979 61	\$ 66 02
British America, Canada	400,798 00	7,667 18	-	-	1,312 91	1,662 91	130 08
City of London, Eng.....	2,237,117 00	28,169 31	-	-	18,763 43	16,396 00	268 51
Commercial Union, Eng.....	1,159,929 00	16,067 66	-	-	6,497 98	6,474 04	191 79
Guardian Assurance, Eng	165,569 00	2,237 97	-	-	90 07	90 07	42 95
Hamburg-Bremen, Ger.....							
Imperial Fire, Eng.....	1,946,919 00	29,964 22	-	-	10,743 35	13,773 35	384 41
Lancashire, Eng.....	813,401 00	12,544 76	-	-	3,593 51	3,493 51	179 02
Lion.....	60,100 00	614 93	-	-	-	-	12 29
L. & L. & Globe, Eng.....	4,498,535 00	61,238 74	-	-	44,614 69	41,529 69	347 21
London & Lancashire, Eng	1,022,716 00	14,751 48	-	-	6,368 69	6,144 91	157 72
London Assurance, Eng.....	896,650 00	10,419 82	-	-	6,206 00	7,571 00	84 27
Northern Assurance, Eng.....	900,508 67	11,743 56	-	-	3,265 46	5,800 46	179 50
No British & Mercantile, Eng.,	1,595,127 00	22,600 93	-	-	4,202 42	5,661 82	367 97
Norwich Union, Eng.....	742,871 00	11,053 20	-	-	3,197 37	2,795 60	157 11
Phoenix Assurance, Eng.....	1,014,049 00	15,844 59	-	-	16,268 38	13,066 00	55 14
Queen, Eng.....	1,403,760 00	16,016 99	-	-	8,116 98	9,200 24	166 14
Royal, Eng.....	3,934,900 68	63,091 10	-	-	30,006 51	32,897 98	661 69
Scottish Union & National, Scot.	200,450 00	2,214 40	-	-	-	4,043 12	44 28
San Fire, Eng.....	625,965 00	7,195 00	-	-	685 00	1,859 00	130 20
Western Assurance, Canada	266,354 00	3,963 59	-	-	1,371 27	674 14	51 64
Total	\$24,271,674 35	\$342,475 43	-	-	\$161,988 63	\$173,111 45	\$3,688 14

RECAPITULATION.

Maine Stock Companies.....	-	\$8,896,469 00	\$232,992 38	\$137,133 79	\$137,133 79	\$11,773 95
Stock Companies of other States	\$805,639 00	1,427,105 77	18,298 99	18,160 45	379,366 99	648 11
Mut. Companies of other States	33,468 17	-	-	-	9,030 93	3,688 14
Companies of Foreign Countries	342,475 43	-	-	-	173,111 45	-
Aggregate	\$1,181,582 60	\$10,323,574 77	\$251,291 37	\$165,294 24	\$698,462 56	\$16,010 20

Table VIII—Showing the Assets in Force, Risks Written, Premiums or Assessments Received and Losses Paid
During the Year 1889, of Maine Mutual Fire Insurance Companies.

INSURANCE COMMISSIONER'S REPORT.

Name of Company.	Location.	Premium Notes.	Other Assets	Total Assets.	Risks in Force.	Risks Written.	Premiums or Assessments Received.	Losses Paid.
Bangor	Bangor	\$89,376 38	\$18,396 07	\$107,772 45	\$8,165,979 00	\$1,175,498 14	\$16,953 05	\$13,255 40
Bruswick Farmers'	Bruswick	11,048 42	164 17	11,212 59	184,082 00	35,500 00	64 31	
Casco	Casco	3,829 10	-	3,829 10	75,780 00	9,850 00	514 75	520 00
Cumberland	Cumberland	11,319 21	397 26	11,716 47	207,420 00	30,515 00	50 23	
Danville	Auburn	8,906 94	1,557 69	10,464 63	161,911 00	49,878 00	146 05	
Dresden	Dresden	3,828 07	215 06	4,043 13	98,985 00	39,425 00	100 60	
Eliot and Kittery	Eliot	60,349 00	1,675 00	62,024 00	975,767 00	113,570 00	204 42	574 23
Falmouth	Falmouth	26,821 80	621 14	27,442 94	268,218 00	45,310 00	135 92	
Fayette	Fayette	2,567 82	148 47	2,716 29	65,833 00	7,103 00	322 57	
Fryeburg	Fryeburg	10,636 48	140 00	10,776 48	267,865 00	24,225 00	570 00	
Gorham Farmers'	Gorham	32,418 10	127 15	32,545 25	352,015 00	55,595 00	431 00	560 00
Harpawell	Harpawell	11,381 60	263 15	11,644 75	184,520 32	27,025 00	52 25	
Harrison	Harrison & Otisfield	11,357 10	1,044 86	12,401 96	220,970 00	32,325 00	136 56	
Hermion and West Bangor	Hermion	834 75	81 12	915 87	83,475 00	8,875 00	-	6 00
Jay	Jay	10,299 56	349 02	10,648 58	153,991 00	20,950 00	66 44	
Litchfield	Litchfield	11,328 75	25 00	11,353 75	206,860 00	39,730 00	78 64	
Lovell	Lovell	3,637 95	175 00	3,812 95	60,652 00	16,937 00	20 15	
North Yarmouth	North Yarmouth	17,540 80	29 87	17,570 68	338,190 75	65,331 00	67 02	20 00
Oxford County	South Paris	56,084 00	1,038 89	57,122 89	1,121,698 00	311,390 00	7,094 17	6,250 00
Patrons' Androscoggin	Auburn	78,833 00	926 45	79,759 45	1,768,842 00	501,400 09	5,229 78	6,110 00
Saco	Saco	5,249 65	58,915 65	64,205 30	483,795 00	120,800 00	1,143 60	1,825 00
Union Farmers'	Union	8,264 40	651 01	8,915 41	85,200 00	41,100 00	123 30	
Warren Farmers'	Warren	6,025 18	720 94	6,746 12	165,422 00	32,725 00	140 95	7 00
Webster	Webster	2,463 50	-	2,463 50	44,455 00	5,420 00	8 92	
Wells	Wells	No.	Returns.					

STATISTICAL TABLES.

xli

Wilton	11,167 10	185 63	11,352 73	181,643 00	44,940 00	27 41	
Windham	20,200 00	1,397 64	21,597 64	250,000 00	49,542 00	1,179 16	1,150 00
Woolwich	5,016 00	145 97	5,160 97	19,900 00	19,900 00	39 02	
Total	\$509,456 56	\$88,947 36	\$597,803 92	\$10,971,998 07	\$2,898,529 14	\$34,743 79	\$19,847 63

Table IX—Showing the Business Transacted by Special Brokers, for the Year Ending December 31st, 1889.

Name	Residence.	License Expired.	Date of License.	Number of risks written.	Amount insured.	Premiums received.	Tax Paid.
Charles C. Burrill	Ellsworth	October 19, 1889.	November 2, 1889.	25	\$24,250	\$840 00	\$8 40
Moses W. Farr	Augusta	December 3, 1889.	Did not renew	3	1,500	105 00	1 06
George W. Flake	Ellsworth	April 9, 1889	April 16, 1889	18	22,900	979 50	9 80
Aggregate	46	\$49,650	\$1924 50	\$19 25

MAINE STOCK MARINE INSURANCE COMPANIES.

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
THE STOCK MARINE INSURANCE COMPANIES OF THE
STATE OF MAINE, SHOWING THEIR CONDITION
ON THE 31st DAY OF DECEMBER, 1889.**

(1)

MERCHANTS' INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

EDWARD B. NEALLEY, *President.*

WILLIAM B. SNOW, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$67,000 00
Stocks and bonds owned by the company, market value.....	19,545 00
Loans secured by collaterals.....	25,000 00
Cash in the company's principal office and in bank.....	8,553 47
Interest due and accrued.....	10,957 34
Premiums in due course of collection	20,709 48
Bill receivable taken for premiums.....	31,604 24

Aggregate of all the admitted assets of the company at their actual value \$183,369 53

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
E. & N. A. R. R. stock, 5 per cent.....	\$5,000 00	\$5,750 00
City of Kingman bonds, 6 "	2,000 00	2,225 00
City of St. Paul " 6 "	2,000 00	2,300 00
Bangor & Piscataquis R. R. bonds, 5 per cent	2,000 00	2,070 00
Maine Central R. R. " 7 "	1,000 00	1,300 00
City of Brewer note, May 24, 1889, 2 years, 4 per cent..	2,000 00	2,000 00
City of Brewer " Oct. 5, 1889, 2 " 4 " ..	2,000 00	2,000 00
City of Brewer " Dec. 24, 1889, 2 " 4 " ..	400 00	400 00
Demand note, secured, 4½ per cent	1,500 00	1,500 00
	<u>\$17,900 00</u>	<u>\$19,545 00</u>

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned.</i>
First National Bank, Bangor, stock ...	\$7,000 00	\$9,000 00	\$7,000 00
North National Bank, Rockland, stock,	500 00	550 00	500 00
European & N. A. Railroad Co., "	2,500 00	2,875 00	2,500 00
Green Mountain Railroad Co., }	6,000 00	5,000 00	3,000 00
Van Buren L. & M. Co., }			
Lockwood Co., Waterville, "	1,000 00	1,000 00	1,000 00
Smith Planing Mill Co., Brewer, "	600 00	600 00	500 00
Penobscot River Ice Co., Bangor, " }	1,500 00	1,000 00	1,000 00
American Ice Co. bonds, }			

LOANS ON COLLATERALS—*Concluded.*

Katahdin Ice Co., Bangor, } stock.....	\$8,000 00	\$8,000 00	\$4,000 00
Merchants' Insurance Co., }			
United States bonds, 4s	2,500 00	3,200 00	2,500 00
Bucksport, Me., bonds, 6s.....	1,000 00	1,040 00	1,000 00
Maine Central R. R. Co. bonds, 5s.....	1,000 00	1,030 00	1,000 00
Adams Water Works Co. bonds, 5s	500 00	500 00	500 00
St. Paul City bonds, 5s.....	1,000 00	1,130 00	500 00
	<u>\$33,100 00</u>	<u>\$34,925 00</u>	<u>\$25,000 00</u>

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$18,504 85
Amount required to safely re-insure all outstanding risks.....	47,027 44
Total amount of liabilities, except capital stock and net surplus	65,532 29
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	17,837 24
Aggregate amount of liabilities including net surplus.....	<u>\$183,369 53</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (marine).....	\$68,103 57
Received for interest and dividends from all sources.....	2,773 52
Aggregate amount of income received in cash.....	<u>\$70,877 09</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine).....	\$46,415 71
Cash dividends actually paid.	4,000 00
Paid for commissions or brokerage.....	6,415 89
Salaries and other charges of officers, clerks and employes.....	2,300 00
All other expenditures, viz: expense account.....	1,735 86
Aggregate amount of expenditures in cash.....	<u>\$60,867 46</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$678,425	\$38,567 82
Written during the year.....	4,250,083	91,555 76
Total.....	<u>\$4,928,508</u>	<u>\$130,123 58</u>
Deduct those expired and terminated.....	4,159,642	83,096 14
Net amount in force	<u>\$768,866</u>	<u>\$47,027 44</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$4,250,083 00
Premiums received.....	91,555 76
Losses paid on risks taken.....	46,415 71

***OCEAN INSURANCE COMPANY,
PORTLAND.**

INCORPORATED IN 1832. COMMENCED BUSINESS IN 1833.

CHARLES H. CHASE, *President.*

JOHN H. HUMPHREY, *Secretary.*

Capital Paid Up in Cash, \$112,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$46,509 00
Loans on bond and mortgage (first liens).....	2,309 18
Cash in the company's principal office and in bank	37,634 66
Interest due and accrued.....	150 00
Bills receivable matured.....	906 38
Rents due and accrued.....	750 00
	<hr/>
	88,259 17
Deduct bad notes.....	442 94
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$87,816 23

II. LIABILITIES.

Gross amount of losses in process of adjustment.....	\$1,000 00
	<hr/>
Net amount of unpaid losses and claims.....	\$1,000 00
All other demands against the company, viz: commissions, etc.....	1,216 00
	<hr/>
Total amount of liabilities, except capital stock and net surplus.....	2,216 00
Capital actually paid up in cash.....	112,000 00
	<hr/>
Aggregate amount of liabilities	\$114,216 00

III. INCOME DURING THE YEAR.

Net cash received for premiums (marine and inland)...	\$7,924 39
Received for interest and dividend from all sources.....	2,876 70
Income from all other sources.....	1,828 53
	<hr/>
Aggregate amount of income received in cash	\$12,629 62

*Company has re issued all risks and is closing business.

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (marine and inland).....	\$10,099 81
Cash dividends actually paid.....	167 09
Paid for commissions or brokerage.....	73 70
Salaries and other charges of officers, clerks and employes.....	1,612 14
Paid State, national and local taxes.....	871 20
All other expenditures, viz: cash expenses.....	325 93
Aggregate amount of expenditures in cash.....	<u>\$13,149 78</u>

UNION INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ARAD THOMPSON, *President.*A. F. STETSON, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 23,775 00
Stocks and bonds owned by the company, market value.....	164,322 50
Loans secured by collaterals.....	2,375 00
Cash in the company's principal office and in bank.....	20,583 99
Interest due and accrued.....	2,001 12
Premiums in due course of collection.....	21,039 03
Bills receivable, taken for premiums.....	65,964 10
All other assets.....	2,150 00

Aggregate of all the admitted assets of the company at their actual value..... \$302,210 74

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
European and N. A. Railroad stock.....	\$13,800 00	\$15,180 00
Stillwater bonds, 5s.....	16,000 00	16,320 00
Bangor bonds, 6s.....	47,000 00	52,875 00
Bangor bonds, 7s.....	6,000 00	7,200 00
St. Paul bonds, 7s.....	11,000 00	13,200 00
St. Paul bonds, 5s.....	5,000 00	5,150 00
Bath, Me., bonds, 6s.....	4,000 00	4,080 00
Dubuque bonds, 6s.....	5,000 00	5,250 00
Maine Central R. R. bonds, 6s.....	2,000 00	2,200 00
Maine Central R. R. bonds, 6s.....	2,000 00	2,100 00
East Saginaw bonds, 5s.....	1,500 00	1,500 00
Fort Madison bonds, 5s.....	2,000 00	2,060 00
Lombard Investment Co. bonds, 6s.....	5,500 00	5,500 00
C. N. Nelson Lumber Co. bonds, 6s.....	7,000 00	7,000 00
Bangor & Katahdin Iron Works bonds, 6s.....	9,000 00	9,450 00
City of Sandusky bonds, 3s.....	3,000 00	3,030 00
B. & P. R. R. Extension, 5s.....	5,000 00	5,087 50
Gallion, Ohio, 5s.....	7,000 00	7,140 00
Total.....	\$151,800 00	\$164,322 50

LOANS ON COLLATERALS.

	<i>Per Value.</i>	<i>Market Value.</i>	<i>Am't Loaned.</i>
Lookwood Co. stock, 10 shares.....	\$1,000 00	\$1,000 00	\$625 00
Bangor Gas Light Co., stock, 12 shares.....	1,200 00	1,200 00	500 00
First National Bank, Bangor, stock, 3 shares	300 00	330 00	250 00
" " " " 10 "	1,000 00	1,100 00	1,000 00
	<u>\$3,500 00</u>	<u>\$3,630 00</u>	<u>\$2,375 00</u>

II. LIABILITIES.

Net amount of unpaid losses and claims	\$35,754 73
Amount required to safely re-insure all outstanding risks.....	79,498 71
All other demands against the company, viz: doubtful notes	216 00
Total amount of liabilities, except capital stock and net surplus.....	115,469 44
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital	86,741 30

Aggregate amount of liabilities including net surplus..... \$302,210 74

III. INCOME DURING THE YEAR.

Net cash received for premiums (marine).....	\$119,954 79
Received for interest and dividends from all sources	10,278 42

Aggregate amount of income received in cash..... \$130,233 21

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (marine)	\$90,718 08
Cash dividends actually paid	16,000 00
Paid for commissions or brokerage.....	8,989 85
Salaries and other charges of officers, clerks and employes.....	4,511 83
Paid State, national and local taxes	3,326 11

Aggregate amount of expenditures in cash..... \$133,546 87

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$1,080,868	\$ 71,686 50
Written during the year	4,646,586	141,436 62
Total.....	<u>\$5,727,454</u>	<u>\$213,023 12</u>
Deduct those expired and terminated.....	<u>4,610,781</u>	<u>133,524 41</u>
In force at end of the year.....	\$1,116,513	\$79,498 71

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine)	\$4,646,386 00
Premiums received.....	141,436 62
Losses paid on risks taken.....	90,718 08

**STOCK FIRE, FIRE-MARINE AND MARINE INSURANCE
COMPANIES OF OTHER STATES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE STOCK
FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES OF
OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE
STATE OF MAINE, SHOWING THEIR CONDITION
ON THE 31st DAY OF DECEMBER, 1869.**

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

JOTHAM GOODNOW, *President.*

A. C. BAYNE, *Secretary.*

Capital Paid Up in Cash, \$4,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$345,000 00
Loans on bond and mortgage (first liens).....	43,200 00
Stocks and bonds owned by the company, market value.....	8,549,750 00
Loans secured by collaterals.....	6,570 00
Cash in the company's principal office and in bank.....	713,607 79
Interest due and accrued.....	934 39
Premiums in due course of collection.....	412,447 47

Aggregate of all the admitted assets of the company at their actual value.....\$10,071,509 65

II. LIABILITIES.

Losses adjusted and unpaid.....	\$33,948 40
Losses unadjusted, including all reported and supposed losses.....	163,153 07
Losses resisted, including interest, costs and expenses.....	5,713 55
Gross amount of claims for losses.....	202,815 02
Deduct re-insurance and salvage.....	2,583 33
Net amount of unpaid losses and claims.....	\$ 200,231 69
Amount required to safely re-insure all outstanding risks.....	2,066,481 34
All other demands against the company, viz: commissions, etc.....	104,130 61
Total amount of liabilities, except capital stock and net surplus.....	2,370,843 64
Capital actually paid up in cash.....	4,000,000 00
Surplus beyond capital.....	3,700,666 01

Aggregate amount of liabilities including net surplus.....\$10,071,509 65

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$2,687,799 54	\$146,126 45
Received for interest and dividends from all sources.....		420,877 42
Income from all other sources, viz: rents.....		6,433 10
Aggregate amount of income received in cash.....		\$3,261,236 51

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net amount paid for losses.....	\$1,540,928 41	\$93,914 63
Cash dividends actually paid.....		720,000 00
Paid for commissions or brokerage.....		458,198 12
Salaries and other charges of officers, clerks and employees.....		177,057 31
Paid State, national and local taxes.....		51,510 59
All other expenditures, viz: general expenses.....		223,934 23
Aggregate amount of expenditures in cash.....		\$3,265,543 29

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland Risks.</i>	<i>Premiums.</i>
In force on the 31st of December of the pre- ceding year.....	\$308,947,169	\$3,656,504 18	\$ 1,230,411	\$ 29,557 41
Written during the year (including perpetual)	252,520,637	3,037,695 87	96,668,010	165,682 08
Total.....	\$561,467,806	\$6,694,200 05	\$97,998,421	\$195,239 44
Deduct those expired and marked off as ter- minated.....	221,265,507	2,624,453 47	96,534,808	160,165 71
In force at the end of the year.....	\$340,202,299	\$4,069,746 58	\$1,363,613	\$35,073 73
Deduct amount re-insured	8,763,064	109,326 95		
Net amount in force, \$331,439,235		\$3,960,419 63	\$1,363,613	\$35,073 73

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$6,161,429 00
Premiums received.....	74,693 80
Losses paid on risks taken.....	24,090 53
Losses incurred in Maine.....	32,216 43
Amount of taxes paid to the State of Maine on premiums.....	884 69

AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1818. COMMENCED BUSINESS IN 1816.

FRANCIS PHABODY, *President*.J. W. FIELD, *Secretary*.

Capital Paid Up in Cash, \$300,000.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$496,524 69
Loans secured by collaterals.....	45,306 25
Cash in the company's principal office and in bank.....	12,379 26
Interest due and accrued.....	3,003 90
Premiums in due course of collection.....	13,553 17
Bills receivable.....	18,348 67
All other assets.....	6,771 97

Aggregate of all the admitted assets of the company at their actual value..... \$595,887 81

II. LIABILITIES.

Losses adjusted, including all reported and supposed losses,	\$29,559 66
Losses resisted, including interest, costs and expenses....	1,000 00
Gross amount of claims for losses...	30,559 66
Deduct re-insurance and salvage.....	2,875 00
Net amount of unpaid losses and claims.....	\$ 27,684 66
Amount required to safely re-insure all outstanding risks.....	172,800 29
All other demands against the company, viz: commissions, etc.....	7,686 24
Total amount of liabilities, except capital stock and net surplus.....	208,151 19
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	87,736 62

Aggregate amount of liabilities including net surplus..... \$595,887 81

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$213,033 60	\$44,941 90
Received for interest and dividends from all sources.....		23,877 00
Aggregate amount of income received in cash.....		\$281,852 50

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$161,564 28	\$54,005 12	\$215,569 40
Cash dividends actually paid.....			9,036 00
Paid for commission or brokerage.....			52,768 44
Salaries and other charges of officers, clerks and employes.....			24,145 35
Paid State, national and local taxes.....			6,040 41
All other expenditures, viz: general expenses			19,653 37
Aggregate amount of expenditures in cash.....			\$327,212 97

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$23,631,431	\$253,298 33	\$2,048,684	\$39,465 20
Written during the year..	22,855,865	260,536 09	1,056,751	29,400 27
Total.....	\$46,487,296	\$513,834 42	\$3,105,335	\$68,865 47
Deduct those expired and terminated	20,692,482	218,485 03	1,533,905	35,887 24
In force at end of the year	\$25,794,814	\$295,339 39	\$1,571,430	\$32,978 23
Deduct amount re-insured	2,198,199	28,012 59	8,500	202 50
Net amount in force..	\$23,596,615	\$267,326 80	\$1,562,930	\$32,685 73

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$474,353 00
Premiums received.....	5,233 39
Losses paid on risks taken.....	500 00
Losses incurred in Maine.....	500 00

AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

F. H. HARRIS, *President*.JAS. H. WORDEN, *Secretary*.

Capital Paid Up in Cash, \$600,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$349,814 45
Loans on bond and mortgage (first liens)	1,248,773 78
Stocks and bonds owned by the company, market value.....	328,875 00
Cash in the company's principal office and in bank.....	67,655 96
Interest due and accrued.....	22,245 87
Premiums in due course of collection.....	27,432 88
Rents due and accrued.....	3,786 18

Aggregate of all the admitted assets of the company at their actual value \$2,048,584 12

II. LIABILITIES.

Losses adjusted and unpaid	\$19,655 76
Losses unadjusted, including all reported and supposed losses.....	17,627 74
Losses resisted, including interest, cost and expenses	4,173 22
Gross amount of claims for losses.....	41,456 72
Deduct re-insurance and salvage.....	1,569 82
Net amount of unpaid losses and claims.....	\$39,887 40
Amount required to safely re-insure all outstanding risks.....	379,127 73
All other demands against the company, viz: commissions, etc.....	14,715 88
Total amount of liabilities, except capital stock and net surplus	433,731 01
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital.....	1,041,853 11

Aggregate amount of liabilities, including net surplus..... \$2,048,584 12

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$426,547 88
Received for interest and dividends from all sources.....	82,730 66
Income from all other sources	5,029 64
Aggregate amount of income received in cash.....	\$514,308 18

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$216,226 09
Cash dividends actually paid.....	62,622 40
Paid for commission or brokerage.....	70,901 57
Salaries and other charges of officers, clerks and employes.....	43,832 26
Paid State, national and local taxes.....	16,077 79
All other expenditures, viz: general expenses.....	37,495 39
Aggregate amount of expenses in cash.....	\$447,155 60

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$83,275,360	\$713,600 81
Written during the year.....	66,766,337	518,572 11
Total	\$150,041,697	\$1,232,172 92
Deduct those expired and terminated	69,928,366	472,190 30
In force at end of the year.....	\$80,113,331	\$759,982 62
Deduct amount re-insured.....	3,333,783	30,760 96
Net amount in force.....	\$76,779,548	\$729,221 66

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$157,683 00
Premiums received.....	1,542 16
Losses paid on risks taken.....	948 29
Losses incurred in Maine.....	948 29

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE T. CRAM, *President.*CHARLES CHRISTENSEN, *Secretary.*

Capital Paid Up in Cash, \$600,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$500,000 00
Stocks and bonds owned by the company, market value.....	555,000 00
Loans secured by collaterals	125,000 00
Cash in the company's principal office and in bank.....	70,336 24
Premiums in due course of collection.....	94,017 25

Aggregate of all the admitted assets of the company at their actual value..... \$1,344,353 49

II. LIABILITIES.

Losses adjusted and unpaid	\$10,152 36
Losses unadjusted, including all reported and supposed losses.....	51,724 50
Losses resisted, including interest, costs and expenses.....	10,349 67
Gross amount of claims for losses.....	72,226 53
Deduct re-insurance and salvage.....	5,700 00
Net amount of unpaid losses and claims.....	\$66,526 53
Amount required to safely re-insure all outstanding risks.	423,005 79
All other demands against the company, viz: commissions, etc.....	14,102 59
Total amount of liabilities, except capital stock and net surplus.....	503,634 91
Capital actually paid up in cash	600,000 00
Surplus beyond capital.....	240,718 58

Aggregate amount of liabilities including net surplus..... \$1,344,353 49

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$535,786 23
Received for interest and dividends from all sources.....	35,869 51
Income from all other sources	25,388 43

Aggregate amount of income received in cash..... \$597,044 17

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$319,074 60
Cash dividends actually paid	57,000 00
Paid for commissions or brokerage	73,454 10
Salaries and other charges of officers, clerks and employes	51,469 14
Paid State, national and local taxes	10,751 99
All other expenditures, viz: general expenses	85,571 55
Aggregate amount of expenditures in cash	\$597,321 37

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$62,970,262	\$803,101 33
Written during the year	51,802,642	656,122 68
Total	\$114,772,904	\$1,459,224 01
Deduct those expired and terminated	50,738,612	619,997 85
In force at end of the year	\$64,034,292	\$839,226 16
Deduct amount re-insured	3,241,362	33,668 46
Net amount in force	\$61,792,930	\$806,557 70

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$203,927 00
Premiums received	3,576 30
Losses paid on risks taken	22 03
Losses incurred in Maine	528 03

AMERICAN FIRE INSURANCE COMPANY, NEW YORK.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1857.

DAVID ADEE, *President.*

WM. H. CROLINS, *Secretary.*

Capital Stock Paid Up in Cash, \$400,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 24,220 00
Stocks and bonds owned by the company, market value.....	935,397 00
Loans secured by collaterals	159,750 00
Cash in the company's principal office and in bank.....	81,605 80
Interest due and accrued	1,576 59
Premiums in due course of collection	96,881 66
Re-insurance on losses paid.....	1,410 99

Aggregate of all the admitted assets of the company at their actual value.....\$1,300,842 08

II. LIABILITIES.

Losses adjusted and unpaid.....	\$46,618 44
Net amount of unpaid losses and claims.....	\$ 46,618 44
Amount required to safely re-insure all outstanding risks.....	391,792 46
All other demands against the company, viz: commissions, etc.....	38,260 73
Total amount of liabilities, except capital stock and net surplus	\$476,671 63
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital	424,170 40

Aggregate amount of liabilities including net surplus\$1,300,842 03

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$585,937 86
Received for interest and dividends from all sources ..	52,715 40
Aggregate amount of income received in cash.....	\$638,653 26

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$379,211 10
Cash dividends actually paid	41,358 89
Paid for commissions or brokerage.....	126,385 40
Salaries and other charges of officers, clerks and employes	57,357 39
Paid State, national and local taxes.....	6,744 23
All other expenditures, vis: general expenses.....	74,064 22
Aggregate amount of expenditures in cash.....	\$685,121 21

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.....	\$100,519,813	\$671,067 17
Written or renewed during 1889	103,411,495	748,785 16
Total.....	\$203,931,308	\$1,419,852 33
Deduct those expired and marked off as terminated in 1889,	98,635,627	589,525 63
In force at the end of the year 1889.....	\$105,295,681	\$830,326 70
Deduct amount re-insured.....	12,673,143	76,680 91
Net amount in force	\$92,622,538	\$753,645 79

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$240,127 00
Premiums received	3,055 83
Losses paid on risks taken	403 00
Losses incurred in Maine	403 00

AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA PA.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOS. H. MONTGOMERY, *President.*RICHARD MARIS, *Secretary.*

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$230,100 00
Loans on bond and mortgage (first liens).....	993,703 40
Stocks and bonds owned by the company, market value.....	1,090,149 56
Loans secured by collaterals.....	150,000 00
Cash in the company's principal office and in bank.....	129,326 09
Interest due and accrued.....	19,309 71
Premiums in due course of collection.....	21,707 79
All other assets.....	8,382 42
Aggregate of all the admitted assets of the company at their actual value.....	\$2,842,669 97

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 21,609 80
Losses unadjusted, including all reported and supposed losses.....	116,399 55
Losses resisted, including interest, costs and expenses.....	39,318 30
Gross amount of claims for losses.....	177,327 65
Net amount of unpaid losses and claims.....	\$ 177,327 65
Amount required to safely re-insure all outstanding risks.....	1,563,394 24
All other demands against the company, viz: commissions, etc..	2,331 29
Total amount of liabilities, except capital stock and net surplus.....	1,733,053 18
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	409,616 79
Aggregate amount of liabilities including net surplus.....	\$2,642,669 97

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,613,379 11
Received for interest and dividends from all sources.....	101,861 30
Income from all other sources.....	57,332 78
Aggregate amount of income received in cash.....	\$1,772,573 19

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,007,539 35
Cash dividends actually paid.....	50,345 00
Paid for commissions or brokerage.....	299,327 24
Salaries and other charges of officers, clerks and employees.....	205,241 89
Paid State, national and local taxes	36,113 45
All other expenditures, viz: general expenses.....	22,465 19
Aggregate amount of expenditures in cash.....	\$1,620,932 12

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the thirty-first day of December, 1888.	\$158,590,030	\$1,954,848 23
Written or renewed during the year.....	163,325,692	1,849,923 31
Total.....	\$321,915,722	\$3,804,771 54
Deduct those expired and marked off as terminated.....	141,136,985	1,669,620 52
In force at the end of the year.....	\$180,778,737	\$2,135,151 02
Deduct amount re-insured	6,385,668	79,098 82
Net amount in force December 31, 1889.....	\$174,393,069	\$2,056,052 20

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$424,153 00
Premiums received.....	6,046 77
Losses paid on risks taken.....	845 90
Losses incurred in Maine.....	845 90

ANGLO-NEVADA ASSURANCE CORPORATION,

SAN FRANCISCO, CAL.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

LOUIS SLOSS, *President.*J. P. CLARK, *Secretary.*

Capital Paid Up in Cash, \$2,000,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$973,750 00
Stocks and bonds owned by the company, market value.....	1,170,051 38
Cash in the company's principal office and in bank.....	180,939 27
Interest due and accrued.....	32,376 56
Premiums in due course of collection.....	204,324 03
Bills receivable, taken for premiums.....	3,760 80
All other assets.....	4,350 95

Aggregate of all the admitted assets of the company at their actual value..... \$2,569,552 99

II. LIABILITIES.

Losses adjusted and unpaid.....	\$16,879 58
Losses unadjusted, including all reported and supposed losses.....	52,018 59
Gross amount of claims for losses.....	68,893 17
Deduct re-insurance and salvage.....	803 08
Net amount of unpaid losses and claims.....	\$68,090 09
Amount required to safely re-insure all outstanding risks.....	447,616 59
All other demands against the company, viz: commissions, etc.....	7,111 81
Total amount of liabilities, except capital stock and net surplus.....	522,818 49
Capital actually paid up in cash.....	2,000,000 00
Surplus beyond capital.....	46,734 50

Aggregate amount of liabilities including net surplus..... \$2,569,552 99

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums.....	\$806,161 62	\$86,277 66
Received for interest and dividends from all sources.....		124,634 21
Aggregate amount of income received in cash.....		\$1,017,073 49

IV. EXPENDITURES.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$638,321 49	\$52,287 26	\$690,608 75
Cash dividends actually paid			90,000 00
Paid for commissions or brokerage			163,143 66
Salaries and other charges of officers, clerks and employees			85,963 59
Paid State, national and local taxes.			10,387 28
All other expenditures, viz: general expenses			117,682 43
Aggregate amount of expenditures in cash			\$1,156,785 71

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland.</i>	<i>Premiums.</i>
In force December 31, 1888..	\$73,084,939	\$994,486 77	\$1,673,328	\$33,483 36
Written during the year	78,813 ,983	1,266,715 10	19,993,937	161,765 49
Total.....	\$151,898,922	\$261,201 87	\$21,667,265	\$195,248 85
Deduct those expired and terminated.....	84,354,168	1,242,726 66	19,681,111	160,854 99
In force at end of the year	\$67,544,754	\$1,018,475 21	\$2,086,154	\$34,393 86
Deduct amount re-insured	11,007,799	183,059 89	649,396	10,435 20
Net amount in force	\$56,536,956	\$835,415 32	\$1,436,758	\$23,958 66

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$386,494 69
Premiums received	6,460 12
Losses paid on risks taken	1,450 10
Losses incurred in Maine.....	1,450 10

BOSTON MARINE INSURANCE COMPANY,**BOSTON, MASS.**

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

RANSOM B. FULLER, *President.*THOMAS H. LORD, *Secretary.*

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 28,740 78
Loans on bond and mortgage (first liens).....	497,500 00
Stocks and bonds owned by the company, market value.....	354,849 50
Loans secured by collaterals.....	105,500 00
Cash in the company's principal office and in bank.....	209,483 59
Interest due and accrued.....	5,912 57
Premiums in due course of collection, and other small accounts.....	141,285 63
Bills receivable, not matured, taken for premiums.....	499,752 94

Aggregate of all the admitted assets of the company at their actual value..... \$2,443,025 01

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 14,047 50
Losses unadjusted, including all reported and supposed losses.....	147,992 50
Losses resisted, including interest, costs and expenses....	4,000 00
Gross amount of claims for losses.....	166,040 00
Net amount of unpaid losses and claims.....	\$166,040 00
Amount required to safely re-insure all outstanding risks.....	419,166 47
Total amount of liabilities, except capital stock and net surplus....	585,206 47
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	857,818 54
Aggregate amount of liabilities including net surplus.....	\$2,443,025 01

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,159,360 18
Received for interest and dividends from all sources.....	77,327 87
Income from all other sources.....	1,205 58
Aggregate amount of income received in cash.....	\$1,237,893 63

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (inland)	\$903,398 86
Cash dividends actually paid	100,000 00
Paid for commissions or brokerage	27,455 52
Salaries and other charges of officers, clerks and employees	44,174 48
Paid State, national and local taxes	10,117 47
All other expenditures, viz: general expenses	93,797 79
Aggregate amount of expenditures in cash	<u>\$1,178,944 13</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$11,872,704	\$ 431,914 99
Written during the year	88,915,865	1,351,241 21
Total	<u>\$100,788,569</u>	<u>\$1,783,156 20</u>
Deduct those expired and terminated	87,941,418	1,329,535 46
In force at end of the year	<u>\$12,847,151</u>	<u>\$453,620 74</u>
Deduct amount re-insured	833,321	34,454 67
Net amount in force	<u>\$12,013,830</u>	<u>\$419,166 49</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (marine)	\$1,076,376 00
Premiums received	15,462 29
Losses paid on risks taken	16,516 31
Losses incurred in Maine	20,900 70

BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

PHILIP BECKER, *President*.O. J. EGGERT, *Secretary*.

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$291,240 04
Loans on bond and mortgage (first liens)	448,025 00
Stocks and bonds owned by the company, market value.. ..	394,707 15
Loans secured by collaterals.....	117,000 00
Cash in the company's principal office and in bank	59,366 52
Interest due and accrued.....	3,942 70
Premiums in due course of collection	55,281 10
Bills receivable	6,418 46
Accrued rents.....	784 82

Aggregate of all the admitted assets of the company at their actual value\$1,374,765 79

II. LIABILITIES.

Losses adjusted and unpaid	\$8,162 52
Losses unadjusted, including all reported and supposed losses.....	8,670 00
Losses resisted, including interest, costs and expenses.....	1,500 00
Net amount of unpaid losses and claims	\$ 18,332 52
Amount required to safely re-insure all outstanding risks.....	322,703 49
All other demands against the company, viz: commissions, etc	9,426 59
Total amount of liabilities, except capital stock and net surplus	350,462 60
Capital actually paid up in cash	200,000 00
Surplus beyond capital.....	824,303 19

Aggregate amount of liabilities including net surplus\$1,374,765 79

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$398,025 88
Received for interest and dividends from all sources.....	43,771 98
Income from all other sources.....	18,890 90

Aggregate amount of income received in cash.....\$460,688 76

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$244,204 25
Cash dividends actually paid	40,000 00
Paid for commissions or brokerage	82,275 86
Salaries and other charges of officers, clerks and employees.....	20,951 84
Paid State, national and local taxes.....	7,470 89
All other expenditures, viz: general expenses.....	26,305 64
Aggregate amount of expenditures in cash.....	\$421,208 48

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$58,300,088	\$612,437 31
Written during the year	46,462,216	489,891 71
Total	\$104,762,304	\$1,102,329 02
Deduct those expired and terminated	43,285,225	460,191 11
In force at end of the year.....	\$61,477,079	\$642,137 91
Deduct amount re-insured.....	1,703,235	13,687 38
Net amount in force.....	\$59,773,844	\$628,450 53

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$468,569 00
Premiums received	5,503 61
Losses paid on risks taken.....	1,784 42
Losses incurred in Maine.....	1,719 42

CALIFORNIA INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

L. L. BROMWELL, *President.*W. H. C. FOWLER, *Secretary.*

Capital Paid Up in Cash, \$600,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$106,000 00
Loans on bond and mortgage (first liens).....	16,506 27
Stocks and bonds owned by the company, market value....	574,489 50
Cash in the company's principal office and in bank.....	386,992 68
Interest due and accrued.....	725 60
Premiums in due course of collection.....	163,160 55

Aggregate of all the admitted assets of the company at their actual value\$1,247,874 60

II. LIABILITIES.

Losses unadjusted and unpaid.....	\$67,656 00
Losses unadjusted, including all reported and supposed losses.....	19,300 00
Losses resisted, including interest, costs and expenses....	6,880 00
Net amount of unpaid losses and claims.....	\$93,836 00
Amount required to safely re-insure all outstanding risks.....	434,705 53
All other demands against the company, vis: commissions, etc.....	6,397 70
Total amount of liabilities, except capital stock and net surplus.....	534,939 23
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital.....	112,935 37

Aggregate amount of liabilities including net surplus\$1,247,874 60

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$532,042 41	\$173,372 97	\$705,415 38
Received for interest and dividends from all sources.....			49,858 97
Income from all other sources.....			3,035 10
Aggregate amount of income received in cash.....			\$758,309 45

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$390,502 16	\$145,031 17	\$535,533 33
Cash dividends actually paid.....			\$6,000 00
Paid for commissions or brokerage.....			127,627 14
Salaries and other charges of officers, clerks and employes.....			50,697 92
Paid State, national and local taxes.....			18,699 30
All other expenditures, viz: general expenses.....			66,591 87
Aggregate amount of expenditures in cash.			\$835,149 56

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888....	\$39,746,704	\$575,207 74	\$3,105,086	\$125,753 60
Written during the year.....	50,246,562	682,580 95	13,365,494	262,214 33
Total.....	\$89,993,266	\$1,257,788 69	\$16,470,580	\$387,967 93
Deduct those expired and terminated	39,147,159	532,184 96	13,462,631	249,358 18
In force at end of the year....	\$50,846,107	\$725,603 73	\$2,987,949	\$138,609 75
Deduct amount re-insured....	3,800,684	61,396 56	881,295	44,183 80
Net amount in force.....	\$47,045,423	\$664,207 17	\$2,106,654	\$94,425 95

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$137,694 00
Premiums received	2,219 19
Losses paid on risks taken.....	75 00
Losses incurred in Maine.....	805 00

CITIZENS' INSURANCE COMPANY,

PITTSBURGH, PA.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

W. G. JOHNSTON, *President*.J. E. SNIVLEY, *Secretary*.

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$108,000 00
Loans on bond and mortgage (first liens)	274,775 04
Stocks and bonds owned by the company, market value	244,970 00
Loans secured by collaterals	44,993 40
Cash in the company's principal office and in bank	23,488 85
Interest due and accrued	6,599 08
Premiums in due course of collection	26,748 00

Aggregate of all the admitted assets of the company at their actual value..... \$728,574 32

II. LIABILITIES.

Losses adjusted and unpaid.....	\$22,865 52
Losses resisted, including interest, costs and expenses	4,652 27
Net amount of unpaid losses and claims.....	\$ 27,517 79
Amount required to safely re-insure all outstanding risks.....	174,187 37
All other demands against the company, viz: commissions, etc	5,233 29
Total amount of liabilities, except capital stock and net surplus.....	206,938 45
Capital actually paid up in cash	500,000 00
Surplus beyond capital.....	21,635 87

Aggregate amount of liabilities including net surplus..... \$728,574 32

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$270,330 68
Received for interest and dividends from all sources.....	31,834 24
Aggregate amount of income received in cash	\$302,164 92

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$179,456 88
Paid for commissions or brokerage.....	60,301 24
Salaries and other charges of officers, clerks and employes.....	10,998 84
Paid State, national and local taxes	9,723 80
All other expenditures, viz: general expenses...	15,565 30
Aggregate amount of expenditures in cash	<u>\$275,946 06</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1888	\$28,729,584	\$330,436 57
Written during the year.....	26,844,932	315,929 60
Total.....	<u>\$55,574,516</u>	<u>\$646,366 17</u>
Deduct those expired and terminated.	26,392,548	297,566 52
In force at end of the year.....	<u>\$29,182,368</u>	<u>\$348,799 65</u>
Deduct amount re-insured.....	710,099	8,732 44
Net amount in force.....	<u>\$28,472,369</u>	<u>\$340,067 21</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$242,799 00
Premiums received.....	4,317 55
Losses paid on risks taken	2,248 15
Losses incurred in Maine.....	2,248 15

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

GARRET A. VAN ALLEN, *President*. RICHARD V. DeWITT, *Secretary*.

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$70,000 00
Loans on bond and mortgage (first liens)	24,290 00
Stocks and bonds owned by the company, market value.....	236,745 00
Loans secured by collaterals.....	3,000 00
Cash in the company's principal office and in bank.....	14,029 77
Interest due and accrued	704 16
Premiums in due course of collection.....	4,825 27
Rents	298 33
Aggregate of all the admitted assets of the company at their actual value.....	\$353,801 53

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$13,100 00
Losses resisted, including interest, costs and expenses	1,000 00
Net amount of unpaid losses and claims.....	\$14,100 00
Amount required to safely re-insure all outstanding risks.....	70,602 82
All other demands against the company, viz: commissions, etc	1,052 37
Total amount of liabilities, except capital stock and net surplus.....	85,755 19
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	68,046 34
Aggregate amount of liabilities including net surplus.....	\$353,801 53

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$105,172 92
Received for interest and dividends from all sources.....	15,087 33
Income from all other sources.....	2,145 62
Aggregate amount of income received in cash.....	\$122,405 87

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$ 95,706 92
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage	19,866 95
Salaries and other charges of officers, clerks and employees.....	11,755 00
Paid State, national and local taxes.....	7,686 55
All other expenditures, viz: general expenses	6,454 48
Aggregate amount of expenditures in cash.....	<u>\$241,469 90</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$14,899,931	\$156,939 80
Written during the year.....	12,501,854	128,952 89
Total.....	<u>\$27,401,785</u>	<u>\$285,892 69</u>
Deduct those expired and terminated	12,896,377	135,075 93
In force at end of the year.....	\$14,505,408	\$150,816 76
Deduct amount re-insured	1,142,427	11,121 26
Net amount in force.....	<u>\$13,362,981</u>	<u>\$139,695 50</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire).....	\$230,615 00
Premiums received.....	2,862 17
Losses paid on risks taken	857 02
Losses incurred in Maine	140 47

**CONNECTICUT FIRE INSURANCE COMPANY,
HARTFORD, CONN.**

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

J. D. BROWNE, President.

CHARLES R. BURT, Secretary.

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 87,550 00
Loans on bond and mortgage (first liens).....	734,000 00
Stocks and bonds owned by the company, market value....	1,838,641 00
Loans secured by collaterals.....	4,300 00
Cash in the company's principal office and in bank.....	93,384 52
Premiums in due course of collection.....	98,817 47

Aggregate of all the admitted assets of the company at their actual value \$2,347,692 99

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$67,697 62
Losses resisted, including interest, costs and expenses.....	12,576 43
Net amount of unpaid losses and claims.....	\$80,274 06
Amount required to safely re-insure all outstanding risks.....	746,163 98
Total amount of liabilities, except capital stock and net surplus.....	826,438 04
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	523,254 96

Aggregate amount of liabilities including net surplus \$2,347,692 99

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,069,631 04
Received for interest and dividends from all sources.....	98,272 56
Aggregate amount of income received in cash.....	\$1,167,903 60

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$664,420 16
Cash dividends actually paid.....	80,000 00
Paid for commissions or brokerage.....	183,261 34
Salaries and other charges of officers, clerks and employees.....	95,431 34
Paid State, national and local taxes.....	24,875 51
All other expenditures, viz: general expenses.....	84,324 51
Aggregate amount of expenditures in cash.....	\$1,131,312 86

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire and Tor- nado Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$100,120,000	\$1,338,408 58
Written or renewed during the year.....	104,121,000	1,275,442 58
Total.....	\$213,241,746	\$2,613,845 14
Deduct those expired and marked off as terminated.....	97,843,904	1,182,121 80
In force at the end of the year.....	\$115,397,842	\$1,431,723 34
Net amount in force.....	\$115,397,842	\$1,431,723 34

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,498,200 00
Premiums received.....	20,000 16
Losses paid on risks taken.....	9,115 23
Losses incurred in Maine.....	9,607 23

CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

F. C. MOORE, *President*.CYRUS PECK, *Secretary*.

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered.	\$684,250 00
Loans on bond and mortgage (first liens)	165,810 00
Stocks and bonds owned by the company, market value.....	3,711,066 00
Loans secured by collaterals	40,000 00
Cash in the company's principal office and in bank....	276,990 95
Interest due and accrued.....	41,078 09
Premiums in due course of collection.....	298,669 87

Aggregate of all the admitted assets of the company at their actual
value\$5,217,773 91

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$168,375 42
Losses resisted, including interest, costs and expenses.	35,335 00
Gross amount of claims for losses.....	193,710 42
Deduct re-insurance and salvage.....	11,126 16
Net amount of unpaid losses and claims.....	\$ 182,584 26
Amount required to safely re-insure all outstanding risks.....	2,470,343 24
All other demands against the company, viz: commissions, etc.....	93,142 52
Total amount of liabilities, except capital stock and net surplus.....	2,746,070 02
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital.	1,471,703 89

Aggregate amount of liabilities including net surplus.....\$5,217,773 91

III. INCOME DURING THE YEAR.

	<i>Frs.</i>	<i>Inland.</i>
Net cash received for premiums.....	\$2,195,067 62	\$8,918 07
		\$2,203,985 66
Received for interest and dividends from all sources.....		197,589 22
Income from all other sources.....		37,873 54
Aggregate amount of income received in cash.....		\$2,439,448 42

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>
Net amount paid for losses.....	\$1,281,476 86	\$5,562 90
		<u>\$1,287,039 76</u>
Cash dividends actually paid.....		141,194 44
Paid for commissions or brokerage		438,725 31
Salaries and other charges of officers, clerks and employes		261,618 64
Paid State, national and local taxes.....		48,772 43
All other expenditures, viz: general expenses.....		156,630 74
		<u>\$2,333,981 32</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$544,886,098	\$5,131,090 03
Written during the year	276,802,399	2,424,809 33
	<u>\$821,688,497</u>	<u>\$7,555,899 36</u>
Total.....		
Deduct those expired and terminated.....	290,407,421	2,438,235 97
	<u>\$531,281,076</u>	<u>\$5,117,663 39</u>
In force at end of the year.....		
Deduct amount re-insured.....	7,938,806	65,996 82
	<u>\$523,342,270</u>	<u>\$5,051,667 57</u>
Net amount in force		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risk taken (fire)	\$1,043,983 00
Premiums received.....	11,967 20
Losses paid on risks taken.....	3,541 98
Losses incurred in Maine.....	3,598 65

**DELAWARE MUTUAL SAFETY INSURANCE
COMPANY,
PHILADELPHIA, PA.**

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

THOMAS C. HAND, *President.*

HENRY LYLURN, *Secretary.*

Capital Paid Up in Cash, \$360,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$140,000 00
Loans on bond and mortgage (first liens)	108,000 00
Stocks and bonds owned by the company, market value.....	1,005,732 00
Loans secured by collaterals.....	70,000 00
Cash in the company's principal office and in bank	51,891 65
Interest due and accrued	1,621 44
Premiums in due course of collection.....	75,448 56
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,452,693 65</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$18,302 00
Losses unadjusted, including all reported and supposed losses	<u>32,910 60</u>
Gross amount of claims for losses	51,212 60
Deduct re-insurance and salvage	<u>1,649 92</u>
Net amount of unpaid losses and claims.....	\$ 49,562 68
Amount required to safely re-insure all outstanding risks.....	190,736 63
All other demands against the company, viz: commissions, etc.....	<u>30,031 00</u>
Total amount of liabilities, except capital stock and net surplus.....	270,330 31
Capital actually paid up in cash	360,000 00
Surplus beyond capital.....	<u>822,363 34</u>
Aggregate amount of liabilities including net surplus.....	<u>\$1,452,693 65</u>

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums	\$141,478 65	\$279,990 70	\$421,469 35
Received for interest and dividends from all sources			57,646 35
Income from all other sources.....			1,725 00
Aggregate amount of income received in cash.....			\$480,840 70

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses	\$78,838 83	\$203,445 60	\$282,284 43
Cash dividends actually paid			76,666 10
Paid for commissions or brokerage.....			60,616 01
Salaries and other charges of officers, clerks and employes.....			34,801 56
Paid State, national and local taxes.....			13,868 86
All other expenditures, viz: general expenses			5,377 90
Aggregate amount of expenditures in cash			\$473,614 86

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888 ..	\$17,145,942	\$164,224 45	\$13,846,618	\$ 25,781 06
Written during the year.....	17,397,114	157,282 06	40,093,388	308,992 62
Total	\$34,543,056	\$311,506 51	\$53,940,006	\$334,773 68
Deduct those expired and terminated.....	15,568,900	136,934 29	45,725,312	297,118 71
In force at end of the year....	\$18,974,156	\$174,572 22	\$8,214,694	\$37,654 97
Net amount in force.....	\$18,974,156	\$174,572 22	\$8,214,694	\$37,654 97

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$121,200 00
Premiums received	1,742 66

*DENVER INSURANCE COMPANY,

DENVER, COL.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1889.

W. J. BAKER, *President.*J. A. PERKINS, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$218,198 00
Loans secured by collaterals.....	26,250 00
Cash in the company's principal office and in bank.....	20,856 83
Interest due and accrued	3,920 00
Premiums in due course of collection.....	14,464 50
Billie receivable, not matured, taken for premiums	2,186 65

Aggregate of all the admitted assets of the company at their actual value \$285,872 98

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$1,147 67
Net amount of unpaid losses and claims	\$ 1,147 67
Amount required to safely re-insure all outstanding risks	46,285 56
All other demands against the company, viz: commissions, etc.....	5,133 53
Total amount of liabilities, except capital stock and net surplus	52,566 76
Capital actually paid up in cash	200,000 00
Surplus beyond capital.....	33,306 22

Aggregate amount of liabilities including net surplus..... \$285,872 98

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$60,011 78
Received for interest and dividends from all sources.....	7,450 72
Income from all other sources.....	1,003 05

Aggregate amount of income received in cash \$68,465 55

*Admitted January 6, 1890.

STOCK FIRE, FIRE-MARINE AND MARINE

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$8,500 19
Commissions advanced to agents.....	1,371 79
Paid for commissions or brokerage	15,055 56
Salaries and other charges of officers, clerks and employes	15,275 83
Paid State, national and local taxes.....	1,467 73
All other expenditures, viz: general expenses, office furniture, etc	11,492 62
Aggregate amount of expenditures in cash.....	<u>\$53,163 72</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
Written during the year	\$5,971,840 03	\$93,050 20
Total	<u>\$5,971,840 03</u>	<u>\$93,050 20</u>
Deduct those expired and terminated.....	938,497 00	14,078 05
In force at end of the year.....	<u>\$5,033,343 03</u>	<u>\$78,972 15</u>
Deduct amount re-insured.....	245,138 66	4,065 16
Net amount in force.....	<u>\$4,788,204 37</u>	<u>\$74,906 99</u>

DWELLING-HOUSE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

CHARLES K. NICHOLS, *President*.HENRY F. PERKINS, *Secretary*.

Capital Paid Up in Cash, \$300,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$197,450 00
Stocks and bonds owned by the company, market value.....	200,869 00
Loans secured by collaterals.....	15,000 00
Cash in the company's principal office and in bank..	45,532 91
Interest due and accrued.....	4,344 67
Premiums in due course of collection.....	61,465 16
Bills receivable	63,096 98

Aggregate of all the admitted assets of the company at their actual value..... \$587,758 72

II. LIABILITIES.

Loans adjusted and unpaid.	\$4,156 90
Losses unadjusted, including all reported and supposed losses.....	2,660 00
Losses resisted, including interest, costs and expenses...	6,173 00
Net amount of unpaid losses and claims.....	\$ 12,989 90
Amount required to safely re-insure all outstanding risks.....	230,115 63
All other demands against the company, viz: commissions, etc.....	7,233 64
Total amount of liabilities, except capital stock and net surplus.....	250,339 17
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	37,419 55

Aggregate amount of liabilities including net surplus..... \$587,758 72

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$224,939 70
Received for interest and dividends from all sources..	18,453 76
Income from all other sources.....	160 00
Aggregate amount of income received in cash.....	\$243,553 46

STOCK FIRE, FIRE-MARINE AND MARINE

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$100,937 40
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage.....	59,484 85
Salaries and other charges of officers, clerks and employes.....	19,873 55
Paid State, national and local taxes.....	6,900 59
All other expenditures, viz: general expenses.....	21,376 23
Aggregate amount of expenditures in cash.....	<u>\$226,562 61</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$51,549,240	\$482,600 82
Written during the year.....	24,187,925	259,556 20
Total.....	<u>\$75,737,165</u>	<u>\$742,157 02</u>
Deduct those expired and terminated.....	31,184,959	280,751 46
In force at end of the year.....	<u>\$44,603,112</u>	<u>\$461,405 57</u>
Deduct amount re-insured.....	164,700	1,174 31
Net amount in force.....	<u>\$44,438,412</u>	<u>\$460,231 26</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$323,600 00
Premiums received.....	2,848 94
Losses paid on risks taken.....	6,278 04
Losses incurred in Maine.....	2,734 45

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President.*

JAS. E. TILLINGHAST, *Secretary.*

Capital Paid Up in Cash, \$300,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$129,900 00
Loans on bond and mortgage (first liens)	88,700 00
Stocks and bonds owned by the company, market value.....	308,417 50
Loans secured by collaterals.....	1,550 00
Cash in the company's principal office and in bank	13,059 27
Interest due and accrued.....	943 00
Premiums in due course of collection.....	22,889 83
Rents	1,485 00
Aggregate of all the admitted assets of the company at their actual value.....	\$566,944 60

II. LIABILITIES.

Losses adjusted and unpaid.....	\$14,959 47
Losses unadjusted, including all reported and supposed losses.....	16,123 58
Losses resisted, including interest, costs and expenses.	1,530 00
Net amount of unpaid losses and claims	\$ 32,612 00
Amount required to safely re-insure all outstanding risks	155,431 17
All other demands against the company, viz: commissions, etc.	3,016 20
Total amount of liabilities, except capital stock and net surplus.....	191,059 37
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	75,885 23
Aggregate amount of liabilities including net surplus.....	\$566,944 60

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$247,113 19	\$5,418 46	\$252,531 65
Received for interest and dividends from all sources.....			21,564 61
Income from all other sources			4,707 18
Aggregate amount of income received in cash.....			\$278,803 44

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses... ..	\$157,602 36	\$2,361 29	\$159,963 65
Cash dividends actually paid.....			23,644 60
Paid for commissions or brokerage.....			45,804 83
Salaries and other charges of officers, clerks and employes			38,266 99
Paid State, national and local taxes.....			8,675 86
Aggregate amount of expenditures in cash.....			\$276,355 92

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888..	\$24,197,620 70	\$278,297 01	\$176,744 00	\$1,638 75
Written during the year....	26,088,787 63	278,991 50	1,382,806 12	8,831 56
Total	\$50,286,408 33	\$557,288 51	\$1,559,550 12	\$10,470 31
Deduct those expired and terminated	22,839,765 61	250,364 65	1,442,175 54	9,417 30
In force at end of the year..	\$27,396,642 72	\$306,923 86	\$117,107 58	\$1,053 01
Deduct amount re-insured...	647,514 10	6,731 16	59,500 00	607 00
Net amount in force....	\$26,749,128 62	\$300,192 70	\$57,607 58	\$446 01

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire and marine)	\$404,004 10
Premiums received.....	4,709 16
Losses paid on risks taken	2,388 60
Losses incurred in Maine.....	2,488 60

FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PA.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

J. LIGHTFOOT, *President.*

W. S. WINSHIP, *Secretary.*

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 112,700 00
Loans on bond and mortgage (first liens)	1,409,112 02
Stocks and bonds owned by the company, market value.....	2,634,583 50
Loans secured by collaterals.....	113,025 00
Cash in the company's principal office and in bank.....	112,613 14
Interest due and accrued.....	46,113 25
Premiums in due course of collection	159,722 76

Aggregate of all the admitted assets of the company at their actual value.....\$4,587,869 67

II. LIABILITIES.

Losses adjusted and unpaid.....	\$74,818 87
Losses unadjusted, including all reported and supposed losses.....	59,337 00
Losses resisted, including interest, costs and expenses.....	24,261 34
Net amount of unpaid losses and claims.....	\$ 158,416 81
Amount required to safely re-insure all outstanding risks.....	3,034,684 65
Total amount of liabilities, except capital stock and net surplus.....	3,193,101 46
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	894,768 21

Aggregate amount of liabilities, including net surplus\$4,587,869 67

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,568,072 07
Received for interest and dividends from all sources	224,861 38
Aggregate amount of income received in cash.....	\$1,792,933 45

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$1,024,123 82
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage.....	309,606 94
Salaries and other charges of officers, clerks and employes.....	145,199 93
Paid State, national and local taxes.....	57,567 66
All other expenditures, viz: general expenses.....	23,147 21
Aggregate amount of expenditures in cash.....	\$1,759,645 56

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$266,354,484	\$4,235,856 13
Written or renewed during the year.....	149,950,849	1,843,604 36
Total.....	\$416,305,333	\$6,079,460 49
Deduct those expired and terminated.....	187,320,724	1,726,220 56
In force at end of the year.....	\$228,984,609	\$4,353,239 94
Deduct amount re-insured.....	2,331,223	37,480 38
Net amount in force.....	\$226,653,386	\$4,315,759 56

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,857,241 00
Premiums received.....	27,338 71
Losses paid on risks taken.....	14,295 06
Losses incurred in Maine.....	15,875 18

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

DAVID J. STAPLES, *President.*WILLIAM J. DUTTON, *Secretary.*

Capital Paid Up in Cash, \$1,000,000.]

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$300,000 00
Loans on bond and mortgage (first liens).....	270,850 00
Stocks and bonds owned by the company, market value.....	1,141,475 00
Loans secured by collaterals.....	285,250 00
Cash in the company's principal office and in bank.....	135,971 28
Interest due and accrued and rents.....	6,964 92
Premiums in due course of collection.....	220,617 43
Bills received.....	58,701 35
All other assets.....	11,987 81

Aggregate of all the admitted assets of the company at their actual value\$2,431,717 79

II. LIABILITIES.

Losses adjusted and unpaid.....	\$26,845 59
Losses unadjusted, including all reported and supposed losses.....	73,049 35
Losses resisted, including interest, costs and expenses.....	7,925 00
Gross amount of claims for losses.....	107,819 94
Deduct re-insurance and salvage.....	4,813 74
Net amount of unpaid losses and claims.....	\$103,006 20
Amount required to safely re-insure all outstanding risks.....	797,618 97
All other demands against the company, viz: commissions, etc.....	46,664 27
Total amount of liabilities except capital stock and net surplus.....	947,279 54
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	448,428 25

Aggregate amount of liabilities including net surplus.....\$2,431,717 79

STOCK FIRE, FIRE-MARINE AND MARINE

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums.....	\$1,072,680 53	\$165,138 31	\$1,237,818 84
Received for interest and dividends from all sources.....			89,676 05
Income from all other sources, rents.....			20,182 19
Aggregate amount of income received in cash			\$1,347,677 08

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	\$629,619 06	\$98,988 04	\$728,607 10
Cash dividends actually paid.....			120,000 00
Paid for commissions or brokerage.....			168,698 65
Salaries and other charges of officers, clerks and employees			108,135 95
Paid State, national and local taxes.....			17,639 45
All other expenditures, viz: general expenses.....			121,909 29
Aggregate amount of expenditures in cash.....			\$1,265,190 44

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$102,483,888 00	\$1,407,264 02	\$ 2,786,374	\$179,028 44
Written during the year...	197,772,534 96	1,477,065 26	14,697,305	292,761 71
Total	\$210,256,423 96	\$2,884,329 28	\$17,483,679	\$472,790 15
Deduct those expired and terminated.....	93,550,804 96	1,277,312 36	15,001,896	307,673 96
In force at end of the year	\$116,705,618 00	\$1,607,016 92	\$2,481,783	\$165,116 19
Deduct amount re-insured	8,831,082 00	177,984 62	1,037,025	66,315 14
Net amount in force...	\$107,874,536 00	\$1,429,032 30	\$1,444,758	\$98,801 05

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$606,727 91
Premiums received.....	7,607 44
Losses paid on risks taken.....	2,812 64
Losses incurred in Maine.....	1,993 68

FIREMEN'S FIRE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

THOS. W. TUCKER, *President.*HENRY C. SHORT, *Secretary.*

Capital Paid Up in Cash, \$400,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$262,600 00
Stocks and bonds owned by the company, market value	530,004 25
Loans secured by collaterals	13,000 00
Cash in the company's principal office and in bank	15,017 82
Interest due and accrued	10,212 89
Premiums in due course of collection	10,327 18

Aggregate of all the admitted assets of the company at their actual value..... \$841,362 14

II. LIABILITIES.

Losses adjusted and unpaid	\$10,636 74
Losses unadjusted, including all reported and supposed losses	10,535 06
Gross amount of claims for losses	\$1,161 80
Deduct re-insurance and salvage	25 00
Net amount of unpaid losses and claims	\$ 21,136 80
Amount required to safely re-insure all outstanding risks	102,240 84
All other demands against the company, viz: commissions, etc	3,951 03
Total amount of liabilities, except capital stock and net surplus	127,328 67
Capital actually paid up in cash	400,000 00
Surplus beyond capital	\$314,033 47
Aggregate amount of liabilities including net surplus	\$841,362 14

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$104,179 24
Received for interest and dividends from all sources	43,972 42
Aggregate amount of income received in cash	\$148,151 66

* \$100,000 increase of capital from surplus of 1889.

STOCK FIRE, FIRE-MARINE AND MARINE

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$136,135 73
Cash dividends actually paid	30,290 00
Paid for commissions or brokerage	16,156 44
Salaries and other charges of officers, clerks and employees.	14,010 77
Paid State, national and local taxes	3,888 30
All other expenditures, vis: general expenses	9,533 33
Aggregate amount of expenditures in cash.	<u>\$210,014 56</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$19,479,936	\$210,085 61
Written during the year	13,941,479	116,898 33
Total.....	<u>\$33,421,415</u>	<u>\$326,984 14</u>
Deduct those expired and terminated	14,146,838	123,355 83
In force at end of the year	\$19,274,577	\$203,628 31
Deduct amount re-insured.....	438,650	4,152 18
Net amount in force	<u>\$18,835,927</u>	<u>\$199,476 13</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$3,517 46
Premiums received.....	5,393 52
Losses paid on risks taken	106 74
Losses incurred in Maine	116 18

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER, MASS.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

CHARLES B. PRATT, *President*.

GEORGE A. PARK, *Secretary*.

Capital Paid up in Cash, \$200,000.

I. ASSETS.

Loans on bonds and mortgage.....	\$145,631 13
Stocks and bonds owned by the company, market value.....	82,770 30
Loans secured by collaterals	5,550 00
Cash in the company's principal office and in bank.....	16,276 39
Interest due and accrued.....	2,814 94
Premiums in due course of collection.....	15,128 73
Other assets.....	1,800 00

Aggregate of all the admitted assets of the company at their actual value..... \$370,001 69

II. LIABILITIES.

Losses adjusted and unpaid.....	\$4,876 86
Losses unadjusted, including all reported and supposed losses.....	3,350 00
Losses resisted, including interest, costs and expenses...	800 00
Net amount of unpaid losses and claims.....	\$ 9,020 86
Amount required to safely re-insure all outstanding risks	55,170 62
All other demands against the company, viz: commissions, etc.....	3,269 31
Total amount of liabilities, except capital stock and net surplus.....	66,460 79
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	3,540 90

Aggregate amount of liabilities including net surplus..... \$370,001 69

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$79,705 74
Received for interest and dividends from all sources.....	14,106 30
Income from all other sources.....	2,900 00

Aggregate amount of income received in cash..... \$96,712 04

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$82,168 12
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage.....	14,760 85
Salaries and other charges of officers, clerks and employees.....	6,350 00
Paid State, national and local taxes.....	960 70
All other expenditures, viz: general expenses.....	5,693 87
Aggregate amount of expenditures in cash.....	<u>\$125,933 54</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$7,240,192	\$110,057 73
Written during the year.....	<u>5,853,938</u>	<u>91,022 53</u>
Total.....	\$13,094,130	\$201,080 26
Deduct those expired and terminated.....	<u>5,498,673</u>	<u>91,316 97</u>
In force at end of the year.....	\$7,595,457	\$109,863 29
Deduct amount re-insured.....	<u>166,858</u>	<u>2,079 40</u>
Net amount in force	\$7,428,599	\$107,783 89

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$626,342 00
Premiums received	9,406 36
Losses paid on risks taken.....	4,290 23
Losses incurred in Maine.....	4,831 86

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1829.

J. W. McALLISTER, *President.*

EZRA T. ORESON, *Secretary.*

Capital Paid Up in Cash, \$400,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$316,150 00
Loans on bond and mortgage (first liens).....	574,881 34
Stocks and bonds owned by the company, market value.....	1,088,353 25
Loans secured by collaterals.....	1,040,200 00
Cash in the company's principal office and in bank.....	84,730 50
Interest due and accrued.....	11,432 64
Premiums in due course of collection.....	58,800 31

Aggregate of all the admitted assets of the company at their actual value.....\$3,174,357 04

II. LIABILITIES.

Losses adjusted and unpaid.....	\$18,305 43
Losses unadjusted, including all reported and supposed losses.....	6,125 00
Losses resisted, including interest, costs and expenses.....	6,324 00
Net amount of unpaid losses and claims.....	\$ 30,754 43
Amount required to safely re-insure all outstanding risks	1,765,294 71
All other demands against the company	8,283 37
Total amount of liabilities, except capital stock and net surplus	1,804,332 51
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital.....	970,024 53

Aggregate amount of liabilities including net surplus.....\$3,174,357 04

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$463,520 23
Received for interest and dividends from all sources.....	131,889 47
Income from all other sources.....	12,006 16
Aggregate amount of income received in cash.....	\$607,415 86

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$311,353 29
Cash dividends actually paid	100,142 50
Paid for commissions or brokerage	81,633 89
Salaries and other charges of officers, clerks and employes	54,163 23
Paid State, national and local taxes	21,924 01
All other expenditures, viz: general expenses	68,741 95
Aggregate amount of expenditures in cash	<u>\$637,957 78</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$75,490,255	\$853,414 13
Written during the year	48,989,061	530,212 52
Total	<u>\$124,479,306</u>	<u>\$1,383,626 64</u>
Deduct those expired and terminated	48,356,312	528,719 73
In force at end of the year	<u>\$76,122,994</u>	<u>\$854,906 91</u>
Deduct amount re-insured	1,184,860	12,778 99
Net amount in force	<u>\$74,938,134</u>	<u>\$842,127 92</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$683,637 50
Premiums received	7,847 45
Losses paid	13,881 43
Losses incurred in Maine	7,522 91

GERMAN AMERICAN INSURANCE COMPANY, NEW YORK.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EMIL OELBERMANN, *President.*

JAMES A. SILVEY, *Secretary.*

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$5,143,175 00
Cash in the company's principal office and in bank.....	173,200 82
Premiums in due course of collection.....	227,971 09
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$5,544,346 91</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$37,547 02
Losses unadjusted, including all reported and supposed losses.....	165,379 30
Losses resisted, including interest, costs and expenses	13,310 00
Gross amount of claims for losses	<u>216,236 32</u>
Deduct re-insurance and salvage.....	15,984 01
Net amount of unpaid losses and claims	\$ 200,252 31
Amount required to safely re-insure all outstanding risks	2,037,339 11
All other demands against the company, viz: commissions, etc	54,564 37
Total amount of liabilities, except capital stock and net surplus	2,292,155 79
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital.....	2,252,191 12
Aggregate amount of liabilities including net surplus.....	<u>\$5,544,346 91</u>

III INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,430,361 65
Received for interest and dividends from all sources	210,114 75
Aggregate amount of income received in cash.....	<u>\$2,640,476 40</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,426,058 03
Cash dividends actually paid	200,000 00
Paid for commissions or brokerage.....	397,152 65
Salaries and other charges of officers, clerks and employes.....	192,075 44
Paid State, national and local taxes	61,808 50
All other expenditures, viz: general expenses.....	245,017 10
Aggregate amount of expenditures in cash.....	\$2,522,111 72

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$504,528,313	\$3,889,981 10
Written during the year.....	348,529,410	2,987,144 70
Total	\$853,057,723	\$6,877,125 80
Deduct those expired and terminated.....	348,588,067	2,836,258 87
In force at end of the year	\$504,469,656	\$4,040,866 93
Deduct amount re-insured	8,129,249	67,642 35
Net amount in force.....	\$496,340,407	\$3,973,224 58

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,195,790 00
Premiums received	13,639 08
Losses paid on risks taken.....	8,859 25
Losses incurred in Maine	9,042 85

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1859.

RUDOLPH GARRIGUE, *President*.CHAS. BUYKHAVER, *Secretary*.

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$580,000 00
Loans on bond and mortgage (first liens).....	120,500 00
Stocks and bonds owned by the company, market value	1,998,631 25
Cash in the company's principal office and in bank.....	90,141 92
Interest due and accrued.....	2,646 25
Premiums in due course of collection.....	167,931 41
All other assets.....	5,285 81

Aggregate of all the admitted assets of the company at their actual
value \$2,965,136 64

II. LIABILITIES.

Losses adjusted and unpaid... ..	\$99,897 27
Losses unadjusted, including all reported and supposed losses.....	61,335 35
Losses resisted, including interest, costs and expenses... ..	22,923 77
Gross amount of claims for losses	184,156 39
Deduct re-insurance and salvage	32,375 57
Net amount of unpaid losses and claims.....	\$ 161,780 82
Amount required to safely re-insure all outstanding risks	1,031,339 67
All other demands against the company, viz: commissions, etc.....	23,952 65
Total amount of liabilities, except capital stock and net surplus.....	1,207,073 14
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital	758,063 50

Aggregate amount of liabilities including net surplus..... \$2,965,136 64

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,187,372 88
Received for interest and dividends from all sources.....	110,683 58
Aggregate amount of income received in cash	\$1,298,056 46

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$607,862 91
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	166,850 81
Salaries and other charges of officers, clerks and employes.....	86,496 01
Paid State, national and local taxes	28,613 69
All other expenditures, viz: general expenses.....	158,867 93
Aggregate amount of expenditures in cash.....	<u>\$1,148,690 35</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$223,033,634 25	\$2,015,240 74
Written during the year	180,167,555 98	1,552,618 10
Total.....	<u>\$403,191,190 23</u>	<u>\$3,567,858 84</u>
Deduct those expired and terminated	157,687,111 60	1,471,977 36
In force at end of the year	<u>\$245,504,078 63</u>	<u>\$2,095,881 48</u>
Deduct amount re-insured.....	14,243,223 16	147,064 07
Net amount in force	<u>\$231,260,855 47</u>	<u>\$1,948,817 41</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$710,143 00
Premiums received	3,941 27
Losses paid on risks taken.....	1,956 08
Losses incurred in Maine.....	1,043 53

GIRARD FIRE AND MARINE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

ALFRED S. GILLETT, *President*.EDWIN F. MERRILL, *Secretary*.

Capital Paid Up in Cash, \$300,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$296,000 00
Loans on bond and mortgage (first liens).....	678,033 33
Stocks and bonds owned by the company, market value	361,421 67
Loans secured by collaterals.....	15,500 00
Cash in the company's principal office and in bank	34,253 51
Interest due and accrued.....	14,522 26
Premiums in due course of collection	75,346 37
Rents and bills receivable.....	6,156 46
All other assets.....	1,665 00

Aggregate of all the admitted assets of the company at their actual value..... \$1,482,898 60

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$24,002 33
Losses resisted, including interest, costs and expenses.....	3,891 43
Gross amount of claims for losses.....	27,893 76
Deduct re-insurance and salvage.....	750 00
Net amount of unpaid losses and claims.....	\$ 27,143 76
Amount required to safely re-insure all outstanding risks.....	563,934 76
All other demands against the company, viz: commissions, etc.....	31,886 56
Miscellaneous expenses	2,374 33
Total amount of liabilities, except capital stock and net surplus.....	625,339 41
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	557,559 19
Aggregate amount of all liabilities.....	\$1,482,898 60

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$374,264 86
Received for interest and dividends from all sources	56,465 98
Income from all other sources	8,901 05
Aggregate amount of income received in cash	<u>\$439,631 99</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$316,667 35
Cash dividends actually paid	72,000 00
Paid for commissions or brokerage	68,534 34
Salaries and other charges of officers, clerks and employes	47,360 55
Paid State, national and local taxes	14,294 82
All other expenditures, viz: general expenses	26,288 13
Aggregate amount of expenditures in cash	<u>\$445,145 19</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$64,137,825	\$810,116 12
Written during the year	44,077,26	462,038 06
Total	<u>\$108,514,851</u>	<u>\$1,272,154 18</u>
Deduct those expired and terminated	38,197,838	382,010 58
In force at end of the year	\$70,317,013	\$890,143 60
Deduct amount re-insured	2,025,706	21,573 29
Net amount in force	<u>\$68,291,307</u>	<u>\$868,570 31</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$276,760 00
Premiums received	3,540 07
Losses paid on risks taken	1,150 83
Losses incurred in Maine	1,132 83

GRANITE STATE FIRE INSURANCE COMPANY, PORTSMOUTH N. H.

INCORPORATED IN 1885 COMMENCED BUSINESS IN 1885.

FRANK JONES, *President.*

ALFRED F. HOWARD, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$124,350 00
Stocks and bonds owned by the company, market value.....	212,748 00
Loans secured by collaterals.....	18,480 00
Cash in the company's principal office and in bank.....	42,492 09
Interest due and accrued.....	6,694 12
Premiums in due course of collection.....	51,998 91
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$456,673 12</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$11,956 30
Losses unadjusted, including all reported and supposed losses.....	22,097 63
Losses resisted, including interest, costs and expenses....	1,395 55
Gross amount of claims for losses.....	<u>35,449 48</u>
Deduct re-insurance and salvage.....	<u>13,007 30</u>
Net amount of unpaid losses and claims.....	\$ 22,442 18
Amount required to safely re-insure all outstanding risks.....	190,423 29
All other demands against the company, viz: commissions, etc.....	18,862 66
Total amount of liabilities, except capital stock and net surplus.....	<u>231,727 13</u>
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	<u>24,945 99</u>
Aggregate amount of liabilities including net surplus.....	<u>\$456,673 12</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$266,361 07
Received for interest and dividends from all sources.....	<u>16,645 67</u>
Aggregate amount of income received in cash.....	<u>\$283,006 74</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$163,749 03
Paid for commissions or brokerage.....	43,622 13
Salaries and other charges of officers, clerks and employes.....	14,410 39
Paid State, national and local taxes.....	5,459 43
All other expenditures, viz: general expenses.....	14,519 36
Aggregate amount of expenditures in cash.....	<u>\$241,760 38</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$29,289,889	\$384,059 33
Written during the year.....	33,947,953	381,882 73
Total.....	<u>\$63,237,841</u>	<u>\$765,942 06</u>
Deduct those expired and terminated.....	24,427,103	324,765 85
In force at end of the year.....	<u>\$38,810,739</u>	<u>\$441,176 21</u>
Deduct amount re-insured.....	5,368,424	72,354 76
Net amount in force.....	<u>\$33,442,315</u>	<u>\$368,821 45</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,946,756 00
Premiums received.....	23,006 15
Losses paid on risks taken.....	5,418 80
Losses incurred in Maine.....	5,610 96

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

BENJAMIN S. WALCOTT, *President.*J. REMSEN LANE, *Secretary.*

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$ 88,000 00
Stocks and bonds owned by the company, market value.....	2,218,890 00
Loans secured by collaterals	1,760 00
Cash in the company's principal office and in bank	111,474 56
Interest due and accrued.....	10,096 26
Premiums in due course of collection	125,540 82
Due from other companies for re-insurance on losses already paid.....	4,071 74

Aggregate of all the admitted assets of the company at their actual value\$2,559,823 47

II. LIABILITIES.

Losses adjusted and unpaid.....	\$58,832 25
Losses unadjusted, including all reported and supposed losses.....	56,194 78
Losses resisted, including interest, costs and expenses	9,022 76
Gross amount of claims for losses	124,049 79
Deduct re-insurance and salvage.....	8,446 12
Net amount of unpaid losses and claims	\$115,603 67
Amount required to safely re-insure all outstanding risks.	890,026 63
All other demands against the company, viz: commissions, etc.....	25,258 45
Total amount of liabilities, except capital stock and net surplus.....	1,030,888 75
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	528,934 72

Aggregate amount of liabilities including net surplus.....\$2,559,823 47

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,176,376 63
Received for interest and dividends from all sources.....	96,622 32
Aggregate amount of income received in cash.....	\$1,271,998 95

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$654,962 17
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	231,253 25
Salaries and other charges of officers, clerks and employees.....	135,006 65
Paid State, national and local taxes	26,795 62
All other expenditures, vis: general expenses.....	103,953 44
Aggregate amount of expenditures in cash.....	<u>\$1,251,971 13</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$202,574,703 67	\$1,853,013 38
Written during the year.....	161,696,610 32	1,364,908 39
Total	<u>\$364,271,315 99</u>	<u>\$3,217,921 77</u>
Deduct those expired and terminated.....	163,964,386 66	1,377,944 21
In force at end of the year.....	<u>\$200,306,927 33</u>	<u>\$1,839,977 56</u>
Deduct amount re-insured.....	10,925,743 63	75,099 09
Net amount in force	<u>\$189,381,183 70</u>	<u>\$1,763 978 47</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,524,261 68
Premiums received	21,917 73
Losses paid on risks taken.....	9,462 14
Losses incurred in Maine.....	10,653 64

HARTFORD FIRE INSURANCE COMPANY,**HARTFORD, CONN.**

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

GEO. L. CHASE, *President.*P. C. ROYCE, *Secretary.*

Capital Paid Up in Cash, \$1,250,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 603,675 60
Loans on bond and mortgage (first liens)	1,135,143 07
Stocks and bonds owned by the company, market value	3,320,534 00
Loans secured by collaterals.....	30,000 00
Cash in the company's principal office and in bank.....	565,156 23
Interest due and accrued.....	21,808 29
Premiums in due course of collection.....	448,028 97
Rents due and accrued.....	2,459 14
All other assets.....	15,849 20

Aggregate of all the admitted assets of the company at their actual value\$6,142,454 49

II. LIABILITIES.

Losses adjusted and unpaid	\$70,353 15
Losses unadjusted, including all reported and supposed losses	105,024 47
Losses resisted, including interest, costs and expenses.....	26,177 51
Net amount of unpaid losses and claims.....	\$ 201,555 13
Amount required to safely re-insure all outstanding risks.....	2,197,320 61
All other demands against the company, viz: commissions, etc.	37,500 00
Total amount of liabilities, except capital stock and net surplus.....	2,436,375 74
Capital actually paid up in cash.....	1,250,000 00
Surplus beyond capital.....	2,456,078 75

Aggregate amount of liabilities including net surplus.....\$6,142,454 49

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$2,821,338 82
Received for interest and dividends from all sources.....	229,789 15
Income from all other sources.....	17,405 56

Aggregate amount of income received in cash.....\$3,059,533 53

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,624,370 16
Cash dividends actually paid.....	250,000 00
Paid for commissions or brokerage..	459,774 43
Salaries and other charges of officers, clerks and employes	199,143 89
Paid State, national and local taxes	55,835 47
All other expenditures, viz: general expenses.....	215,430 47
Aggregate amount of expenditures in cash.....	<u>\$2,804,554 41</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$309,651,199	\$3,905,873 73
Written during the year.....	<u>262,433,849</u>	<u>3,262,323 70</u>
Total.....	\$572,085,048	\$7,168,197 43
Deduct those expired and terminated and re-insured... ..	<u>226,510,303</u>	<u>2,937,787 35</u>
Net amount in force.....	\$345,574,745	\$4,230,410 08

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,623,473 00
Premiums received.....	39,843 89
Losses paid on risks taken.....	16,669 69
Losses incurred in Maine.....	18,647 51

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

DAN'L A. HEALD, *President*. THOS. B. GREERNE, WM. L. BIGELOW, *Secretaries*.

Capital Paid Up in Cash, \$3,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,345,325 80
Loans on bond and mortgage (first liens).....	754,000 00
Stocks and bonds owned by the company, market value.....	5,631,874 55
Loans secured by collaterals.....	373,300 00
Cash in the company's principal office and in bank.....	196,357 19
Interest due and accrued.....	37,038 30
Premiums in due course of collection.....	593,263 77

Aggregate of all the admitted assets of the company at their actual value.....\$8,931,159 61

II. LIABILITIES.

Losses adjusted and unpaid.....	\$91,581 65
Losses unadjusted, including all reported and supposed losses.....	542,661 39
Losses resisted, including interest, costs and expenses....	42,269 11
Gross amount of claims for losses.....	676,512 15
Deduct re-insurance and salvage.....	144,524 66
Net amount of unpaid losses and claims.....	\$531,987 49
Reserved for sinking fund.....	30,210 98
Amount required to safely re-insure all outstanding risks.....	3,779,943 00
All other demands against the company, viz: commissions, etc.....	289,475 36
Total amount of liabilities, except capital stock and net surplus.....	4,631,616 83
Capital actually paid up in cash.....	3,000,000 00
Surplus beyond capital.....	1,307,542 78
Aggregate amount of liabilities including net surplus.....	\$8,931,159 61

STOCK FIRE, FIRE-MARINE AND MARINE

III. INCOME DURING THE YEAR.

	<i>Fire</i>	<i>Inland</i>
Net cash received for premiums	\$4,180,232 35	\$157,170 58
		<u>\$4,337,402 93</u>
Received for interest and dividends from all sources.....		295,690 57
Income from all other sources.....		87,488 10
		<u>\$4,720,581 60</u>
Aggregate amount of income received in cash.....		

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>
Net amount paid for losses.....	\$2,855,869 36	\$52,460 62
		<u>\$2,908,329 98</u>
Cash dividends actually paid.....		300,510 00
Paid for commissions or brokerage		814,207 91
Salaries and other charges of officers, clerks and employes.....		413,161 48
Paid State, national and local taxes.....		72,736 42
All other expenditures, viz: general expenses.....		297,648 31
		<u>\$4,806,594 10</u>
Aggregate amount of expenditures in cash.....		

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888....	\$732,581,869	\$7,220,854 00	\$ 1,788,700	\$ 36,845 00
Written during the year.....	656,336,257	5,150,915 59	19,467,244	200,052 87
Total.....	<u>\$1,388,918,126</u>	<u>\$12,371,769 59</u>	<u>\$21,255,944</u>	<u>\$236,897 87</u>
Deduct those expired and terminated.....	594,512,335	4,600,582 59	13,634,375	68,953 87
	<u>\$794,405,791</u>	<u>\$7,771,187 00</u>	<u>\$7,621,569</u>	<u>\$167,944 00</u>
In force at end of year.....	\$794,405,791	\$7,771,187 00	\$7,621,569	\$167,944 00
Deduct amount re-insured....	76,486,672	500,510 00	1,687,266	26,302 00
	<u>\$717,919,119</u>	<u>\$7,270,677 00</u>	<u>\$5,934,303</u>	<u>\$141,642 00</u>
Net amount in force.....	\$717,919,119	\$7,270,677 00	\$5,934,303	\$141,642 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$5,507,912 00
Premiums received	57,375 92
Losses paid on risks taken.....	13,377 24
Losses incurred in Maine.....	12,444 24

**INSURANCE COMPANY OF NORTH AMERICA,
PHILADELPHIA, PA.**

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794

CHARLES PLATT, *President.*

G. E. FRYER, *Secretary.*

Capital Paid Up in Cash, \$3,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 329,610 02
Loans on bond and mortgage (first liens).....	2,368,598 73
Stocks and bonds owned by the company, market value.....	4,577,008 00
Loans secured by collaterals.....	135,250 00
Cash in the company's principal office and in bank	568,090 09
Interest due and accrued	25,752 14
Premiums in due course of collection.....	550,583 05
Bills receivable taken for premiums.....	104,385 05
All other assets.....	71,973 79
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Aggregate of all the admitted assets of the company at their actual value.....	\$8,731,250 87

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 72,706 00
Losses unadjusted, including all reported and supposed losses.....	359,573 00
Losses resisted, including interest, costs and expenses.....	20,672 00
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Gross amount of claims for losses.....	452,951 00
Deduct re-insurance and salvage	145,051 00
<hr/>	
Net amount of unpaid losses and claims.....	\$ 307,900 00
Amount required to safely re-insure all outstanding risks.....	3,004,570 00
All other demands against the company, viz: commissions, etc	18,997 81
Capital actually paid up in cash.....	3,000,000 00
Surplus beyond capital.....	2,399,783 06
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$8,731,250 87

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$2,617,030 70	\$1,369,543 38	\$3,986,574 08
Received for interest and dividends from all sources.....			368,344 12
Income from all other sources.....			38,437 30
Aggregate amount of income received in cash.....			\$4,393,355 50

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$1,379,733 79	\$1,310,485 03	\$2,690,218 82
Cash dividends actually paid			450,000 00
Paid for commissions or brokerage.....			662,172 24
Salaries and other charges of officers, clerks and employes			210,873 91
Paid State, national and local taxes			114,215 84
All other expenditures, viz: general expenses			228,150 37
Aggregate amount of expenditures in cash.....			\$4,355,631 18

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$375,842,635	\$3,974,516 82	\$ 15,482,036	\$ 152,108 27
Written during the year..	341,701,752	2,975,322 16	287,171,511	1,821,571 51
Total	\$717,544,387	\$6,949,838 98	\$302,653,547	\$1,973,679 78
Deduct those expired and terminated	294,710,648	2,673,540 53	286,474,768	1,813,243 06
In force at end of the year	\$422,833,739	\$4,276,298 45	\$16,178,779	\$160,436 72
Deduct amount re-insured	13,489,743	115,881 51		
Net amount in force..	\$409,343,996	\$4,160,416 94	\$16,178,779	\$160,436 72

	<i>Perpetual Risks.</i>	<i>Total Deposits.</i>
In force December 31, 1888	\$28,516,243 89	\$743,783 67
Written during the year	2,358,100 00	55,986 25
Total	\$30,874,343 89	\$799,769 92
Deduct those marked off as cancelled.....	634,785 00	17,548 95
In force at end of the year	\$30,239,558 89	\$782,220 97

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,423,338 00
Premiums received.....	48,231 64
Losses paid on risks taken.....	18,822 68
Losses incurred in Maine.....	20,150 18

**INSURANCE COMPANY OF THE STATE OF
PENNSYLVANIA,
PHILADELPHIA, PA.**

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

GEORGE G. CROWELL, *President.*

A. B. EARLE, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$304,543 00
Loans on bond and mortgage (first liens)	110,950 00
Stocks and bonds owned by the company, market value.....	236,833 19
Cash in the company's principal office and in bank.....	13,538 46
Interest due and accrued	2,578 63
Premiums in due course of collection.....	14,544 58
Bills receivable	1,963 25
All other assets.....	33,501 66
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Aggregate of all the admitted assets of the company at their actual value.....	\$718,452 77

II. LIABILITIES.

Losses adjusted and unpaid, Losses unadjusted, including all reported and supposed losses,	}	\$72,147 00
Net amount of unpaid losses and claims.....		\$ 72,147 00
Amount required to safely re-insure all outstanding risks.....		219,600 91
All other demands against the company, viz: commissions, etc., (in- cluding perpetual, \$164,065.84).....		171,017 53
Total amount of liabilities, except capital stock and net surplus.....		462,765 44
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital.....		55,687 33
Aggregate amount of liabilities including net surplus.....		\$718,452 77

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$332,718 31
Received for interest and dividends from all sources	18,359 41
Income from all other sources.....	21,405 82
Aggregate amount of income received in cash.....	\$372,483 54

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>
Net amount paid for losses	\$194,115 43	\$171 79
Cash dividends actually paid.....		\$194,620 24
Paid for commissions or brokerage.....		20,000 00
Salaries and other charges of officers, clerks and employes.....		73,955 79
Paid State, national and local taxes		41,414 36
All other expenditures, viz: general expenses.....		10,896 59
Aggregate amount of expenditures in cash.....		13,187 40
		\$354,074 38

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$33,735,778	\$374,003 23
Written during the year.....	42,482,102	395,839 10
Total.....	\$76,217,880	\$769,842 33
Deduct those expired and terminated.....	36,444,202	337,873 99
In force at end of the year	\$39,773,678	\$431,968 34
Deduct amount re-insured.....	2,113,173	24,777 21
Net amount in force	\$37,660,505	\$407,191 13

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,424,712 00
Premiums received	22,777 61
Losses paid on risks taken	9,596 32
Losses incurred in Maine.....	9,596 32

LIBERTY INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

GEO. A. MORRISON, *President.*

PHILIP LATOURETTE, *Secretary.*

Capital Paid Up in Cash, \$800,000.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,157,442 50
Cash in the company's principal office and in bank.....	66,647 99
Interest due and accrued.....	416 67
Premiums in due course of collection.....	153,175 33
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$1,377,682 49</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$77,092 81
Losses unadjusted, including all reported and supposed losses.....	35,901 75
Losses resisted, including interest, costs and expenses.....	1,050 00
Gross amount of claims for losses.....	<u>114,044 56</u>
Deduct re-insurance and salvage.....	26,310 91
Net amount of unpaid losses and claims.....	\$ 87,733 65
Amount required to safely re-insure all outstanding risks.....	450,794 78
All other demands against the company, viz: commissions, etc.....	36,626 69
Total amount of liabilities, except capital stock and net surplus.....	<u>575,155 12</u>
Capital actually paid up in cash.....	800,000 00
Surplus beyond capital.....	<u>2,527 37</u>
Aggregate amount of liabilities including net surplus.....	\$1,377,682 49

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$715,848 48	\$27,318 91	
Received for interest and dividends from all sources.....			\$748,167 39
Aggregate amount of income received in cash.....			<u>34,330 19</u>
			\$777,497 58

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses	\$489,388 20	\$17,649 57	\$507,037 77
Paid for commissions or brokerage			159,951 36
Salaries and other charges of officers, clerks and employes.....			57,145 02
Paid State, national and local taxes			15,420 87
All other expenditures, viz: general expenses.....			90,663 48
Aggregate amount of expenditures in cash			\$830,218 50

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1888	\$72,810,349	\$698,592 57		
Written during the year..	86,203,175	915,759 63	\$15,272,039	\$74,047 50
Total	\$159,013,524	\$1,614,352 20	\$15,272,039	\$74,047 50
Deduct those expired and terminated	77,140 808	750,363 14	14,113,389	49,512 20
In force at end of the year,	\$81,872,716	\$863,989 06	\$1,158,650	\$24,535 30
Deduct am't re-insured...	5,201,273	31,749 76	20,500	473 50
Net amount in force...	\$76,671,443	\$832,239 30	\$1,138,150	\$24,061 80

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$274,500 00
Premiums received	5,000 07
Losses paid on risks taken.....	1,328 00
Losses incurred in Maine.....	1,178 00

MANUFACTURERS' AND BUILDERS' FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

EDWARD V. LOEW, *President.*

J. JAY NESTELL, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 50,000 00
Stocks and bonds owned by the company, market value	272,991 50
Loans secured by collaterals.....	105,900 00
Cash in the company's principal office and in bank	26,287 79
Interest due and accrued	4,496 34
Premiums in due course of collection.....	41,442 61

Aggregate of all the admitted assets of the company at their actual value \$501,118 24

II. LIABILITIES.

Losses adjusted and unpaid	\$18,201 89
Losses unadjusted, including all reported and supposed losses	11,624 82
Losses resisted, including interest, costs and expenses	525 00
Gross amount of claims for losses.....	30,351 71
Deduct re-insurance and salvage	1,322 44
Net amount of unpaid losses and claims	\$ 29,029 27
Amount required to safely re-insure all outstanding risks.....	143,526 58
All other demands against the company, viz: commissions, etc.....	13,407 70
Total amount of liabilities, except capital stock and net surplus.....	185,963 55
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.	115,154 69
Aggregate amount of liabilities including net surplus.....	\$501,118 24

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$207,761 43
Received for interest and dividends from all sources.....	18,875 40
Income from all other sources.....	6,679 47
Aggregate amount of income received in cash.....	<u>\$233,316 30</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$116,339 91
Cash dividends actually paid.....	12,180 00
Paid for commissions and brokerage.....	53,332 97
Salaries and other charges of officers, clerks and employees.....	21,909 84
Paid State, national and local taxes.....	6,555 75
All other expenditures, viz: general expenses.....	24,475 99
Aggregate amount of expenditures in cash.....	<u>\$234,794 46</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$38,068,717	\$252,654 37
Written during the year.....	30,750,664	257,141 55
Total.....	<u>\$68,819,381</u>	<u>\$509,795 92</u>
Deduct those expired and terminated.....	29,019,341	218,750 57
In force at end of the year.....	<u>\$39,800,040</u>	<u>\$296,045 35</u>
Deduct amount re-insured.....	3,693,262	21,879 89
Net amount in force.....	<u>\$36,106,778</u>	<u>\$274,165 46</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$162,225 00
Premiums received.....	2,256 85
Losses paid on risks taken.....	911 97
Losses incurred in Maine.....	945 97

MERCHANTS' INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

HENRY TOWLES, *President.*J. R. MULLIKEN, *Secretary.*

Capital Paid Up in Cash, \$400,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 95,785 17
Loans on bond and mortgage (first liens)	457,717 00
Stocks and bonds owned by the company, market value.....	852,375 00
Loans secured by collaterals.....	7,500 00
Cash in the company's principal office and in bank.....	32,498 61
Interest due and accrued.....	15,647 19
Premiums in due course of collection.....	93,135 40

Aggregate of all the admitted assets of the company at their actual value.....\$1,554,658 37

II. LIABILITIES.

Losses adjusted and unpaid	\$42,202 42
Losses unadjusted, including all reported and supposed losses.....	32,445 02
Losses resisted, including interest, costs and expenses	15,389 42
Gross amount of claims for losses.....	90,036 86
Deduct re-insurance and salvage.....	2,034 63
Net amount of unpaid losses and claims.....	\$88,002 23
Amount required to safely re-insure all outstanding risks.....	559,427 70
All other demands against the company, vis: commissions, etc.....	29,647 89
Total amount of liabilities, except capital stock and net surplus.....	677,077 82
Capital actually paid up in cash	400,000 00
Surplus beyond capital	477,580 55

Aggregate amount of liabilities including net surplus.....\$1,554,658 37

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$809,024 80
Received for interest and dividends from all sources	62,674 96
Income from all other sources	2,547 00
Aggregate amount of income received in cash	<u>\$874,246 76</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$493,353 32
Cash dividends actually paid	39,200 48
Paid for commissions or brokerage	157,919 14
Salaries and other charges of officers, clerks and employes.....	33,985 76
Paid State, national and local taxes.....	21,087 03
All other expenditures, viz: general expenses.....	82,978 08
Aggregate amount of expenditures in cash.....	<u>\$828,523 78</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$105,828,285	\$968,454 86
Written during the year	<u>79,601,618</u>	<u>892,700 93</u>
Total	\$185,429,903	\$1,861,155 79
Deduct those expired and terminated	<u>86,235,772</u>	<u>741,865 02</u>
In force at end of the year	\$99,194,131	\$1,119,290 77
Deduct amount re-insured.....	<u>2,021,916</u>	<u>20,437 82</u>
Net amount in force	\$97,172,215	\$1,098,852 95

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$949,042 00
Premiums received.....	12,920 49
Losses paid on risks taken	1,755 90
Losses incurred in Maine.....	2,008 68

MERCHANTS' INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

W. T. BARTON, *President*.WM. P. GOODWIN, *Secretary*.

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$105,000 00
Stocks and bonds owned by the company, market value.....	222,253 00
Loans secured by collaterals.....	17,997 00
Cash in the company's principal office and in bank.....	32,101 57
Interest due and accrued.....	2,164 04
Premiums in due course of collection.....	29,523 92

Aggregate of all the admitted assets of the company at their actual value..... \$479,939 53

II. LIABILITIES.

Losses adjusted and unpaid.....	\$30,994 46
Losses unadjusted, including all reported and supposed losses.....	13,101 68
Losses resisted, including interest, costs and expenses.....	53 99
Net amount of unpaid losses and claims.....	\$ 44,150 13
Amount required to safely re-insure all outstanding risks.....	150,251 22
All other demands against the company, viz: commissions, etc.....	2,873 91
Total amount of liabilities, except capital stock and net surplus.....	197,275 26
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	82,664 27

Aggregate amount of liabilities including net surplus..... \$479,939 53

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$237,719 52
Received for interest and dividends from all sources.....	21,708 38
Income from all other sources.....	420 83

Aggregate amount of income received in cash..... \$259,848 43

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$144,677 96
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage.....	43,514 32
Salaries and other charges of officers, clerks and employes.....	35,335 73
Paid State, national and local taxes	6,488 19
Aggregate amount of expenditures in cash	<u>\$246,016 19</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$23,682,810	\$273,133 41
Written during the year.....	<u>25,108,772</u>	<u>267,764 25</u>
Total.....	\$48,791,582	\$540,897 66
Deduct those expired and terminated.....	<u>22,147,999</u>	<u>244,370 42</u>
In force at end of the year.....	\$26,643,583	\$296,517 24
Deduct amount re-insured.....	<u>320,587</u>	<u>3,664 56</u>
Net amount in force.....	\$26,322,996	\$292,852 68

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$316,740 00
Premiums received.....	4,085 40
Losses paid on risks taken.....	1,081 02
Losses incurred in Maine.....	<u>631 02</u>

MERIDEN FIRE INSURANCE COMPANY,

MERIDEN, CONN.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1872.

A. CHAMBERLAIN, *President.*E. B. COWLES, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 30,600 00
Stocks and bonds owned by the company, market value.....	298,170 00
Cash in the company's principal office and in bank.....	18,144 08
Interest due and accrued	917 68
Premiums in due course of collection.....	23,871 62
All other assets	103 95

Aggregate of all the admitted assets of the company at their actual value..... \$371,807 33

II. LIABILITIES.

Losses adjusted and unpaid.....	\$11,089 72
Losses unadjusted, including all reported and supposed losses.. ..	10,638 02
Losses resisted, including interest, costs and expenses.....	1,050 00
Gross amount of claims for losses.....	22,777 74
Deduct re-insurance and salvage.....	3,810 00
Net amount of unpaid losses and claims	\$18,967 74
Amount required to safely re-insure all outstanding risks.....	75,873 77
All other demands against the company, viz: commissions, etc.....	2,906 94
Total amount of liabilities, except capital stock and net surplus.. ..	97,748 45
Capital actually paid up in cash	200,000 00
Surplus beyond capital.....	74,058 88
Aggregate amount of liabilities including net surplus.....	\$371,807 33

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$125,027 25
Received for interest and dividends from all sources	15,468 56
Income from all other sources.....	1,895 27
Aggregate amount of income received in cash.....	\$142,391 08

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$82,059 00
Cash dividends actually paid	16,000 00
Paid for commissions or brokerage	23,355 56
Salaries and other charges of officers, clerks and employees.....	9,400 00
Paid State, national and local taxes.....	2,648 08
All other expenditures, viz: general expenses.....	6,145 85
Aggregate amount of expenditures in cash.....	<u>\$139,618 49</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898..	\$15,664,971	\$162,139 22
Written during the year.....	16,617,822	167,839 01
Total.....	<u>\$32,282,793</u>	<u>\$329,978 23</u>
Deduct those expired and terminated.....	16,311,399	157,654 18
In force at end of the year	<u>\$17,071,394</u>	<u>\$172,324 05</u>
Deduct amount re-insured.....	2,411,368	27,897 56
Net amount in force	<u>\$14,660,036</u>	<u>\$144,426 49</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$308,275 00
Premiums received	3,175 24
Losses paid on risks taken.....	1,230 83
Losses incurred in Maine.....	1,562 69

***MICHIGAN FIRE AND MARINE INSURANCE
COMPANY,**

DETROIT, MICH.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

D. WHITNEY, JR., *President.*

EUGENE HARBECK, *Secretary.*

Capital Paid Up in Cash, \$400,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 10,306 17
Loans on bond and mortgage (first liens)	595,818 33
Stocks and bonds owned by the company, market value.....	30,525 00
Loans secured by collaterals	6,300 00
Cash in the company's principal office and in bank	28,413 75
Interest due and accrued	17,846 58
Premiums in due course of collection	66,547 54
Bills receivable.....	3,318 66

Aggregate of all the admitted assets of the company at their actual value.....	\$759,076 03
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II. LIABILITIES.

Losses adjusted and unpaid	\$15,540 45
Losses unadjusted, including all reported and supposed losses	7,567 00
Losses resisted, including interest, costs and expenses.....	2,900 00
Gross amount of unpaid losses and claims.....	\$ 26,007 45
Amount required to safely re-insure all outstanding risks.....	205,582 52
All other demands against the company, viz: commissions, etc.....	23,960 53
Total amount of liabilities, except capital stock and net surplus.....	255,550 50
Capital actually paid up in cash	400,000 00
Surplus beyond capital.....	103,525 53

Aggregate amount of liabilities including net surplus.....	\$759,076 03
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*Admitted February 11, 1890.

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$312,509 77	\$65,885 94	\$378,395 71
Received for interest and dividends from all sources.....			41,790 28
Income from all other sources.....			4,490 30
Aggregate amount of income received in cash.....			\$424,676 29

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses....	\$220,627 20	\$42,022 66	\$262,649 86
Cash dividends actually paid.....			32,000 00
Paid for commissions or brokerage.....			71,902 13
Salaries and other charges of officers, clerks and employes.....			11,411 59
Paid State, national and local taxes.....			11,854 74
All other expenditures, viz: general expenses.....			40,263 06
Aggregate amount of expenditures in cash.....			\$430,081 38

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$23,343,065	\$319,640 98		
Written during the year..	32,253,447	420,404 50	\$4,708,891	\$82,362 10
Total.....	\$55,596,512	\$740,045 48	\$4,708,891	\$82,362 10
Deduct those expired and terminated.....	25,405,518	336,597 30	4,605,991	78,093 51
In force at end of the year,	\$30,190,994	\$403,448 18	\$103,000	\$4,268 59
Deduct amount re-insured	1,302,824	18,940 74		
Net amount in force..	\$28,888,170	\$384,507 44	\$103,000	\$4,268 59

**NATIONAL FIRE INSURANCE COMPANY,
HARTFORD, CONN.**

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President.*

E. G. RICHARDS, *Secretary.*

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 50,815 97
Loans on bond and mortgage (first liens).....	584,438 34
Stocks and bonds owned by the company, market value.....	1,469,247 00
Loans secured by collaterals	5,450 00
Cash in the company's principal office and in bank.....	183,512 96
Interest due and accrued.....	13,187 12
Premiums in due course of collection	137,285 94

Aggregate of all the admitted assets of the company at their actual value.....\$2,443,937 33

II. LIABILITIES.

Losses adjusted and unpaid.....	\$45,021 49
Losses unadjusted, including all reported and supposed losses	23,853 53
Losses resisted, including interest, costs and expenses.....	6,329 48
Net amount of unpaid losses and claims.....	\$ 75,204 50
Amount required to safely re-insure all outstanding risks	785,058 87
All other demands against the company, viz: commissions, etc	30,158 98
Total amount of liabilities, except capital stock and net surplus	890,422 35
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	553,514 98

Aggregate amount of liabilities including net surplus.....\$2,443,937 33

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,013,840 29
Received for interest and dividends from all sources.....	119,117 36
Aggregate amount of income received in cash.....	\$1,132,957 65

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$565,297 19
Cash dividends actually paid.....	100,000 00
Paid for commission or brokerage.....	168,636 48
Salaries and other charges of officers, clerks and employes.....	92,225 12
Paid State, national and local taxes.....	24,481 59
All other expenditures, viz: general expenses.....	70,582 65
Aggregate amount of expenses in cash.....	\$1,021,223 03

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$115,880,281	\$1,415,863 21
Written during the year.....	92,430,456	1,201,155 60
Total	\$208,310,737	\$2,617,018 81
Deduct those expired and terminated	82,624,241	1,062,692 92
In force at end of the year.....	\$125,686,496	\$1,554,325 89
Deduct amount re-insured.....	6,142,020	84,638 61
Net amount in force.....	\$119,544,476	\$1,469,687 28

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,588,781 00
Premiums received.....	21,046 48
Losses paid on risks taken.....	5,535 76
Losses incurred in Maine.....	3,050 13

NATIONAL FIRE INSURANCE COMPANY, NEW YORK, N. Y.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1838.

HENRY T. DROWNE, *President.* JOHN H. KATHUSTROTH, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 16,428 98
Stocks and bonds owned by the company, market value	315,552 50
Loans secured by collaterals	30,000 00
Cash in the company's principal office and in bank	9,887 99
Interest due and accrued	1,715 63
Premiums in due course of collection.....	29,769 49
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$403,364 59

II. LIABILITIES.

Losses adjusted and unpaid	\$39,532 67
Losses unadjusted, including all reported and supposed losses.....	5,640 00
Losses resisted, including interest, costs and expenses.....	250 00
<hr/>	
Net amount of unpaid losses and claims	\$ 45,322 67
Amount required to safely re-insure all outstanding risks.....	116,881 50
All other demands against the company, viz: commissions, etc.....	16,473 41
<hr/>	
Total amount of liabilities, except capital stock and net surplus.....	178,677 58
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	24,687 01
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$403,364 59

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$216,484 94
Received for interest and dividends from all sources.....	13,365 38
<hr/>	
Aggregate amount of income received in cash	\$229,850 32

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$158,230 26
Cash dividends actually paid.....	16,000 00
Paid for commissions or brokerage	55,068 77
Salaries and other charges of officers, clerks and employes.....	14,506 34
Paid State, national and local taxes	3,029 02
All other expenditures, vis: general expenses	12,049 02
Aggregate amount of expenditures in cash.....	\$252,883 41

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$26,842,053	\$242,236 26
Written during the year	26,319,857	269,558 74
Total.....	\$53,061,910	\$511,795 00
Deduct those expired and terminated	27,747,862	271,661 17
In force at end of the year	\$25,314,048	\$240,133 83
Deduct amount re-insured.....	537,883	3,154 67
Net amount in force.....	\$24,776,145	\$236,979 16

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$42,900 00
Premiums received	295 75

**NEPTUNE FIRE AND MARINE INSURANCE
COMPANY,
BOSTON, MASS.**

—
INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

GEO. F. OSBORNE, *President.*

EUGENE B. HINKLEY, *Secretary.*

—
Capital Paid Up in Cash, \$300,000.

—
I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$338,599 50
Cash in the company's principal office and in bank.....	55,320 40
Interest due and accrued.....	516 75
Bills receivable, not matured, taken for premiums	22,312 11
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$416,648 76</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$24,400 00
Losses resisted, including interest, costs and expenses	<u>2,000 00</u>
Net amount of unpaid losses and claims.....	\$26,400 00
Amount required to safely re-insure all outstanding risks.....	95,877 45
All other demands against the company, viz: commissions, etc	<u>3,300 00</u>
Total amount of liabilities, except capital stock and net surplus.....	125,577 45
Capital actually paid up in cash.....	300,000 00
Impairment of capital.....(\$8,938.69)	<u></u>
Aggregate amount of liabilities including net surplus.....	<u>\$425,577 45</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$171,254 36
Received for interest and dividends from all sources.....	<u>23,713 69</u>
Aggregate amount of income received in cash.....	\$194,968 05

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$196,498 58
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage	32,689 96
Salaries and other charges of officers, clerks and employees.....	15,322 86
Paid State, national and local taxes.....	2,063 72
All other expenditures, viz: general expenses	8,083 28
Aggregate amount of expenditures in cash.....	<u>\$272,658 39</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$12,561,904	\$186,029 54
Written during the year.....	14,468,166	191,200 88
Total.....	<u>\$27,030,070</u>	<u>\$377,230 42</u>
Deduct those expired and terminated	14,018,319	187,516 36
In force at end of the year.....	<u>\$13,011,751</u>	<u>\$189,714 06</u>
Deduct amount re-insured	90,919	1,072 03
Net amount in force.....	<u>\$12,920,832</u>	<u>\$188,642 03</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire).....	\$301,810 00
Premiums received.....	5,167 82
Losses paid on risks taken	329 07
Losses incurred in Maine.....	829 07

NEW HAMPSHIRE FIRE INSURANCE COMPANY,
MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

JAMES A. WESTON, *President.*

JOHN C. FRENCH, *Secretary.*

Capital Stock Paid Up in Cash, \$600,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$477,096 86
Stocks and bonds owned by the company, market value.....	910,355 00
Loans secured by collaterals	32,400 00
Cash in the company's principal office and in bank.....	70,672 68
Interest due and accrued	15,000 00
Premiums in due course of collection	83,292 12

Aggregate of all the admitted assets of the company at their actual
value **\$1,588,816 66**

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$105,508 63
Amount required to safely re-insure all outstanding risks.....	543,169 80
All other demands against the company, viz: commissions, etc.....	16,658 42
Total amount of liabilities, except capital stock and net surplus	665,336 85
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital	323,479 81

Aggregate amount of liabilities including net surplus **\$1,588,816 66**

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$731,395 67
Received for interest and dividends from all sources ..	72,566 03
Aggregate amount of income received in cash.....	\$803,961 70

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$441,859 91
Cash dividends actually paid	48,000 00
Paid for commissions or brokerage.....	154,199 65
Salaries and other charges of officers, clerks and employes	38,808 90
Paid State, national and local taxes	20,430 01
All other expenditures, viz: general expenses.....	35,128 19
Aggregate amount of expenditures in cash	<u>\$738,417 66</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.	\$75,983,974	\$958,136 99
Written or renewed during the year.....	76,395,177	890,990 17
Total.....	<u>\$152,379,151</u>	<u>\$1,849,127 16</u>
Deduct those expired and marked off as terminated	67,797,931	789,872 84
In force at the end of the year	<u>\$84,581,220</u>	<u>\$1,059,254 32</u>
Deduct amount re-insured	3,629,624	43,648 56
Net amount in force	<u>\$80,951,596</u>	<u>\$1,015,605 76</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,002,172 00
Premiums received	13,119 23
Losses paid on risks taken	8,313 18
Losses incurred in Maine	4,777 16

NEW YORK BOWERY FIRE INSURANCE COMPANY,*NEW YORK, N. Y.**

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

JOHN A. DELANOY, JR., *President.*CHAS. A. BLAUVELT, *Secretary.***Capital Paid Up in Cash, \$300,000.****I. ASSETS.**

Real estate owned by the company, unincumbered.....	\$ 1,000 00
Loans on bond and mortgage (first liens).....	21,200 00
Stocks and bonds owned by the company, market value..	604,595 00
Loans secured by collaterals.....	4,787 50
Cash in the company's principal office and in bank.....	19,982 10
Interest due and accrued	1,164 38
Premiums in due course of collection....	54,968 00
All other assets.....	29 24

Aggregate of all the admitted assets of the company at their actual value..... **\$707,726 22**

II. LIABILITIES.

Losses adjusted and unpaid	\$82,120 75
Losses unadjusted, including all reported and supposed losses	11,942 50
Losses resisted, including interest, costs and expenses.....	8,676 88
Gross amount of claims for losses.....	102,740 13
Deduct re-insurance and salvage.....	9,740 13
Net amount of unpaid losses and claims.....	\$ 93,000 00
Amount required to safely re-insure all outstanding risks.....	237,051 45
All other demands against the company, viz: commissions, etc.....	16,131 10
Total amount of liabilities, except capital stock and net surplus.....	346,182 55
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	61,543 67

Aggregate amount of liabilities including net surplus..... **\$707,726 22**

* Admitted January 18, 1890.

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$339,193 21
Received for interest and dividends from all sources	1,202 00
Income from all other sources.....	24,104 55
Aggregate amount of income received in cash	<u>\$364,499 76</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$267,712 84
Cash dividends actually paid.....	27,000 00
Paid for commissions or brokerage.....	74,842 59
Salaries and other charges of officers clerks and employes	35,217 30
Paid State, national and local taxes.....	8,596 47
All other expenditures, viz: general expenses	28,050 36
Aggregate amount of expenditures in cash.....	<u>\$441,419 56</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1888.	\$84,740,106	\$564,835 90
Written during the year.....	46,604,780	435,044 78
Total.....	<u>\$131,344,886</u>	<u>\$999,880 68</u>
Deduct those expired and terminated	63,416,143	466,198 91
In force at end of the year	<u>\$67,928,743</u>	<u>\$533,681 77</u>
Deduct amount re-insured.....	11,286,913	71,916 59
Net amount in force	<u>\$56,642,830</u>	<u>\$461,765 18</u>

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

PETER NOTMAN, *President.*

WEST POLLOCK, *Secretary.*

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$521,812 59
Loans on bond and mortgage (first liens).....	46,050 00
Stocks and bonds owned by the company, market value.....	1,438,659 00
Loans secured by collaterals	19,600 00
Cash in the company's principal office and in bank.....	188,845 98
Interest due and accrued.....	10,616 75
Premiums in due course of collection	253,911 92
All other property.....	11,157 78
Aggregate of all the admitted assets of the company at their actual value	\$2,490,654 02

II. LIABILITIES.

Losses adjusted and unpaid	} \$206,897 37	
Losses unadjusted, including all reported and supposed losses.....		
Losses resisted, including interest, costs and expenses.....		31,535 81
Net amount of unpaid losses and claims.....		\$ 238,433 18
Amount required to safely re-insure all outstanding risks.....		1,298,632 04
All other demands against the company, vis: commissions, etc.....		64,086 73
Total amount of liabilities, except capital stock and net surplus.....		1,601,151 95
Capital actually paid up in cash.....		600,000 00
Surplus beyond capital.....		389,502 07
Aggregate amount of liabilities including net surplus		\$2,490,654 02

III. INCOME DURING THE YEAR.

	<i>Fre.</i>	<i>Inland.</i>
Net cash received for premiums... ..	\$1,589,725 86	\$16,147 77
Received for interest and dividends from all sources		67,061 10
Income from all other sources		18,392 48
Aggregate amount of income received in cash.....		\$1,691,327 21

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$958,633 25	\$4,860 87	\$963,494 12
Cash dividends actually paid.....			49,992 50
Paid for commissions or brokerage.....			278,771 21
Salaries and other charges of officers, clerks and employees.....			124,850 00
Paid State, national and local taxes.....			98,134 54
All other expenditures, viz: general expenses.....			177,587 25
Aggregate amount of expenditures in cash.....			\$1,632,829 62

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888....	\$311,784,383	\$2,724,840 65	\$487,455	\$12,668 24
Written during the year.....	236,523,692	2,125,590 62	523,500	19,008 17
Total.....	\$548,308,075	\$4,850,431 27	\$1,010,955	\$31,762 11
Deduct those expired and terminated.....	216,154,850	1,979,988 45	433,340	14,836 24
In force at end of the year....	\$332,153,225	\$2,870,442 82	\$577,615	\$16,925 87
Deduct amount re-insured....	35,287,441	296,580 39	84,222	2,199 15
Net amount in force.....	\$297,865,784	\$2,573,862 43	\$493,393	\$14,726 72

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,591,589 00
Premiums received.....	24,962 78
Losses paid on risks taken.....	15,574 06
Losses incurred in Maine.....	15,725 40

NORTH AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

SILAS PEIRCE, *President.*CHAS. E. MACULLAR, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$44,100 00
Loans on bond and mortgage (first liens)	70,880 00
Stocks and bonds owned by the company, market value ..	198,904 24
Loans secured by collaterals	2,300 00
Cash in the company's principal office and in bank.....	14,124 82
Interest due and accrued.....	2,874 28
Premiums in due course of collection	21,052 08
Rents due and accrued	224 06
Aggregate of all the admitted assets of the company at their actual value	<u>\$354,429 42</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$15,730 89
Losses unadjusted, including all reported and supposed losses	<u>10,089 45</u>
Gross amount of claims for losses	25,819 84
Deduct re-insurance and salvage	<u>2,990 50</u>
Net amount of unpaid losses and claims.....	\$ 22,829 34
Amount required to safely re-insure all outstanding risks, Mass. standard,	126,281 57
All other demands against the company, viz: commissions, etc.....	<u>4,207 70</u>
Total amount of liabilities, except capital stock and net surplus.....	153,318 61
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital	<u>1,110 81</u>
Aggregate amount of liabilities including net surplus	<u>\$354,429 42</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$163,114 91
Received for interest and dividends from all sources.....	13,894 19
Income from all other sources.	2,886 39
Aggregate amount of income received in cash	<u>\$179,895 49</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).	\$147,391 49
Cash dividends actually paid.....	12,064 00
Paid for commissions or brokerage.....	22,004 03
Salaries and other charges of officers, clerks and employes.....	13,037 80
Paid State, national and local taxes.....	5,972 99
All other expenditures, vis: general expenses.....	20,716 95
Aggregate amount of expenditures in cash.....	<u>\$221,187 26</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the thirty-first day of December, 1888.....	\$21,356,267	\$228,036 71
Written or renewed during the year.....	22,510,443	219,463 92
Total.....	<u>\$43,866,710</u>	<u>\$447,500 63</u>
Deduct those expired and marked off as terminated.....	19,223,392	187,313 69
In force at the end of the year.....	<u>\$24,643,318</u>	<u>\$260,186 94</u>
Deduct amount re-insured ..	2,292,594	27,884 62
Net amount in force December 31, 1889	<u>\$22,350,724</u>	<u>\$232,302 32</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$407,348 00
Premiums received.....	3,769 78
Losses paid on risks taken.....	554 75
Losses incurred in Maine.....	1,859 88

**NORTHWESTERN NATIONAL INSURANCE
COMPANY,
MILWAUKEE, WIS.**

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

ALFRED JAMES, *President.*

JOHN L. MITCHELL, *Secretary.*

Capital Paid Up in Cash, \$600,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$370,000 00
Loans secured by collaterals.....	908,170 00
Cash in the company's principal office and in bank.....	169,554 54
Interest due and accrued	5,223 00
Premiums in due course of collection.....	44,075 88
Bills receivable.....	6,625 66
All other assets.....	1,150 00
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$1,504,799 08

II. LIABILITIES.

Losses adjusted and unpaid	\$17,104 80
Losses unadjusted, including all reported and supposed losses	25,106 00
Losses resisted, including interest, costs and expenses.....	1,000 00
<hr/>	
Net amount of unpaid losses and claims	\$ 43,210 80
Amount required to safely re-insure all outstanding risks..	503,955 59
All other demands against the company, viz: commissions, etc.....	13,429 93
<hr/>	
Total amount of liabilities, except capital stock and net surplus..	560,596 32
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital.	344,202 76
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$1,504,799 08

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$552,369 29
Income from all other sources.....	64,959 41
<hr/>	
Aggregate amount of income received in cash	\$617,328 70

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$298,958 82
Cash dividends actually paid	66,000 00
Paid for commissions or brokerage	104,926 32
Salaries and other charges of officers, clerks and employees	64,398 47
Paid State, national and local taxes	13,693 50
All other expenditures, viz: general expenses	40,042 29
Aggregate amount of expenditures in cash	<u>\$578,018 40</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force Dec 31, 1898	\$74,811,927	\$910,649 20		
Written during the year..	58,395,793	606,738 21	\$1,038,636	\$9,737 24
Total	<u>\$127,207,720</u>	<u>\$1,517,387 41</u>	<u>\$1,038,636</u>	<u>\$9,737 24</u>
Deduct those expired and terminated	46,156,031	534,948 48	974,386	2,288 56
In force at end of the year,	<u>\$81,051,689</u>	<u>\$982,438 93</u>	<u>\$64,250</u>	<u>\$7,448 68</u>
Deduct amount re-insured,	799,079	10,675 68		
Net amount in force,	<u>\$80,262,610</u>	<u>\$971,763 06</u>	<u>\$64,250</u>	<u>\$7,448 68</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$122,170 00
Premiums received	1,315 00

**ORIENT INSURANCE COMPANY,
HARTFORD, CONN.**

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

CHAS. B. WHITING, *President.*

JAMES U. TAINTOR, *Secretary.*

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 16,408 68
Loans on bond and mortgage (first liens).....	235,832 00
Stocks and bonds owned by the company, market value.....	1,298,110 54
Loans secured by collaterals	20,040 00
Cash in the company's principal office and in bank.....	80,356 07
Interest due and accrued	30,279 12
Premiums in due course of collection	155,695 92

Aggregate of all the admitted assets of the company at their actual value	\$1,836,722 33
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II. LIABILITIES.

Losses adjusted and unpaid.....	}	\$69,196 71
Losses unadjusted, including all reported and supposed losses.....		
Losses resisted, including interest, costs and expenses		13,423 65
Net amount of unpaid losses and claims.....		\$ 82,620 26
Amount required to safely re-insure all outstanding risks.....		561,244 23
All other demands against the company, viz: commissions, etc.....		31,058 85
Total amount of liabilities, except capital stock and net surplus.....		674,923 34
Capital actually paid up in cash.....		1,000,000 00
Surplus beyond capital.....		161,798 99

Aggregate amount of liabilities including net surplus.....	\$1,836,722 33
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III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$334,586 32	\$2,784 58	
			\$837,370 90
Received for interest and dividends from all sources.....			80,183 98
Aggregate amount of income received in cash.....			\$917,554 88

IV. EXPENDITURES.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$524,548 29	\$534 87	\$525,083 16
Cash dividends actually paid.....			60,000 00
Paid for commissions or brokerage.....			153,978 36
Salaries and other charges of officers, clerks and employes			52,624 70
Paid State, national and local taxes.			20,549 94
All other expenditures, viz: general expenses.....			71,446 84
Aggregate amount of expenditures in cash			\$883,683 00

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888..	\$76,574,923	\$ 950,841 28		
Written during the year.	82,331,998	1,032,468 89	950,540	7,533 58
Total.....	\$158,906,921	\$1,983,310 17	\$950,540	\$7,533 58
Deduct those expired and terminated.....	67,373,897	855,803 90	357,849	82 00
In force at end of the year....	\$91,533,024	\$1,127,506 27	\$592,691	\$7,451 58
Deduct amount re-insured ...	3,756,466	47,156 40	152,499	1,522 49
Net amount in force.....	\$87,776,558	\$1,080,350 87	\$440,192	\$5,929 09

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,248,841 00
Premiums received.....	28,786 27
Losses paid on risks taken	12,046 41
Losses incurred in Maine.....	17,423 49

**PACIFIC FIRE INSURANCE COMPANY,
NEW YORK, N. Y.**

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

FRANK T. STINSON, *President.*

GEORGE JEREMIAH, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 70,000 00
Loans on bond and mortgage (first liens).....	136,800 00
Stocks and bonds owned by the company, market value.....	463,167 50
Loans secured by collaterals.....	200 00
Cash in the company's principal office and in bank	8,573 52
Interest due and accrued	4,975 96
Premiums in due course of collection	31,135 04
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$714,852 02</u>

II LIABILITIES.

Losses adjusted and unpaid	\$ 1,124 47
Losses unadjusted, including all reported and supposed losses.....	21,092 82
Losses resisted, including interest, costs and expenses.....	4,400 00
Gross amount of claims for losses.....	26,617 29
Deduct re-insurance and salvage	29 35
Net amount of unpaid losses and claims.....	<u>\$ 26,587 94</u>
Amount required to safely re-insure all outstanding risks.....	170,783 28
All other demands against the company, viz: commissions, etc.	12,389 98
Total amount of liabilities, except capital stock and net surplus	209,761 20
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.	<u>305,090 82</u>
Aggregate amount of liabilities including net surplus	<u>\$714,852 02</u>

. III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$237,801 34
Received for interest and dividends from all sources	21,405 80
Income from all other sources.....	2,350 02
Aggregate amount of income received in cash.....	<u>\$261,557 16</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$169,042 07
Cash dividends actually paid.....	24,000 00
Paid for commissions or brokerage.....	52,143 92
Salaries and other charges of officers, clerks and employes.....	18,047 40
Paid State, national and local taxes.....	5,656 06
All other expenditures, viz: general expenses.....	14,633 65
Aggregate amount of expenditures in cash.....	<u>\$283,523 10</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$41,914,782	\$338,308 60
Written during the year	<u>34,696,841</u>	<u>287,029 75</u>
Total.....	\$76,611,623	\$625,338 35
Deduct those expired and terminated.....	<u>33,189,150</u>	<u>272,304 24</u>
In force at end of the year	\$43,422,473	\$353,034 11
Deduct amount re-insured.....	<u>2,567,665</u>	<u>23,567 82</u>
Net amount in force	\$40,854,808	<u>\$329,466 29</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$232,075 00
Premiums received.....	2,592 16
Losses paid on risks taken.....	2,970 46
Losses incurred in Maine.....	984 79

**PENNSYLVANIA FIRE INSURANCE COMPANY,
PHILADELPHIA, PA.**

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

JOHN DEVEREUX, *President.*

JOHN L. THOMSON, *Secretary.*

Capital Paid Up in Cash, \$400,000.

I. ASSETS.

Real estate owned by the company, unincumbered.	\$152,500 00
Loans on bond and mortgage (first liens)	467,570 00
Stocks and bonds owned by the company, market value	2,004,092 50
Loans secured by collaterals	470,925 00
Cash in the company's principal office and in bank	77,212 74
Interest due and accrued.....	9,468 10
Premiums in due course of collection.....	148,167 47

Aggregate of all the admitted assets of the company at their actual value **\$3,329,935 81**

II. LIABILITIES.

Losses adjusted and unpaid.....	\$21,030 99
Losses unadjusted, including all reported and supposed losses.....	53,957 03
Losses resisted, including interest, costs and expenses.....	14,070 06
Net amount of unpaid losses and claims.....	\$ 88,058 08
Amount required to safely re-insure all outstanding risks.....	1,426,053 07
Total amount of liabilities, except capital stock and net surplus	1,514,111 15
Capital actually paid up in cash	400,000 00
Surplus beyond capital.....	1,415,824 66

Aggregate amount of liabilities including net surplus..... **\$3,329,935 81**

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire) ..	\$1,072,173 50
Received for interest and dividends from all sources.....	139,825 79
Income from all other sources	2,885 53

Aggregate amount of income received in cash..... **\$1,214,884 82**

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$583,732 80
Cash dividends actually paid	50,000 00
Paid for commissions or brokerage	255,337 64
Salaries and other charges of officers, clerks and employes	41,790 12
Paid State, national and local taxes.....	28,469 33
All other expenditures, viz: general expenses.....	52,758 29
Aggregate amount of expenditures in cash.....	\$1,012,088 18

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$143,192,216	\$2,125,225 90
Written during the year	103,339,231	1,306,353 26
Total	\$246,531,437	\$3,431,579 16
Deduct those expired and terminated.....	89,264,468	1,132,896 14
In force at end of the year.....	\$157,266,969	\$2,298,683 02
Deduct amount re-insured.....	5,053,713	56,515 34
Net amount in force	\$152,213,256	\$2,242,167 68

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risk taken (fire)	\$2,396,161 91
Premiums received.....	38,664 79
Losses paid on risks taken.....	17,117 94
Losses incurred in Maine.....	19,924 94

PEOPLE'S FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

J. C. MOORE, *President.*S. B. STEARNS, *Secretary.*

Capital Paid Up in Cash, \$250,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$198,944 00
Stocks and bonds owned by the company, market value.....	242,024 25
Loans secured by collaterals.....	22,820 00
Cash in the company's principal office and in bank	69,212 91
Interest due and accrued	11,620 72
Premiums in due course of collection	78,971 43
Aggregate of all the admitted assets of the company at their actual value	\$623,593 31

II. LIABILITIES.

Losses adjusted and unpaid.....	\$16,992 55
Losses unadjusted, including all reported and supposed losses	15,950 00
Losses resisted, including interest, costs and expenses.	2,400 00
Net amount of unpaid losses and claims.....	\$ 35,342 55
Amount required to safely re-insure all outstanding risks.....	275,343 70
All other demands against the company, viz: commissions, etc.....	16,520 79
Total amount of liabilities, except capital stock and net surplus.....	327,207 04
Capital actually paid up in cash	250,000 00
Surplus beyond capital.	46,386 27
Aggregate amount of liabilities including net surplus.....	\$623,593 31

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Net cash received for premiums	\$453,944 39	\$6,986 74
Received for interest and dividends from all sources		27,431 70
Aggregate amount of income received in cash.....		\$488,362 83

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$276,440 16
Cash dividends actually paid	15,000 00
Paid for commissions or brokerage	96,926 45
Salaries and other charges of officers, clerks and employes	16,465 06
Paid State, national and local taxes	9,366 84
All other expenditures, viz: general expenses	28,245 33
Aggregate amount of expenditures in cash	<u>\$442,433 83</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888 ..	\$34,373,722	\$468,323 11		
Written during the year	41,783,117	577,383 95	\$405,419	\$11,179 74
Total	<u>\$76,156,839</u>	<u>\$1,045,707 06</u>	<u>\$405,419</u>	<u>\$11,179 74</u>
Deduct those expired and terminated	35,593,517	462,745 56	15,707	936 92
In force at end of the year	<u>\$40,563,322</u>	<u>\$582,961 50</u>	<u>\$389,712</u>	<u>\$10,242 82</u>
Deduct amount re-insured	2,151,844	27,094 98		
Net amount in force	<u>\$38,411,478</u>	<u>\$555,866 52</u>	<u>\$389,712</u>	<u>\$10,242 82</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$981,495 51
Premiums received	16,117 76
Losses paid on risks taken	13,013 57
Losses incurred in Maine	<u>11,714 30</u>

**PHENIX INSURANCE COMPANY,
BROOKLYN, N. Y.**

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEO. P. SHELDON, *President.*

PHILANDER SHAW, *Secretary.*

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,715,456 66
Loans on bond and mortgage (first liens).....	172,950 00
Stocks and bonds owned by the company, market value.....	1,995,313 00
Loans secured by collaterals	2,700 00
Cash in the company's principal office and in bank.....	464,548 02
Interest due and accrued.....	14,728 35
Premiums in due course of collection.....	573,601 23

Aggregate of all the admitted assets of the company at their actual value	\$4,939,297 26
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II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$145,382 65
Losses resisted, including interest, costs and expenses.....	30,715 00
Net amount of unpaid losses and claims.....	\$ 176,097 65
Amount required to safely re-insure all outstanding risks.....	3,176,351 99
All other demands against the company, viz: commissions, etc.....	184,926 55
Total amount of liabilities, except capital stock and net surplus	3,537,376 19
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	401,921 07

Aggregate amount of liabilities including net surplus	\$4,939,297 26
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III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$3,429,320 40
Received for interest and dividends from all sources.....	86,892 44
Income from all other sources.....	62,757 11
Aggregate amount of income received in cash.....	\$3,578,969 95

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>
Net amount paid for losses	\$1,887,582 60	\$21,268 79
Cash dividends actually paid.....		60,000 00
Paid for commissions or brokerage.....		700,227 59
Salaries and other charges of officers, clerks and employees.....		298,404 52
Paid State, national and local taxes		58,448 21
All other expenditures, viz: general expenses.....		344,225 19
Aggregate amount of expenditures in cash.....		\$3,370,156 90

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December of the preceding year.....	\$486,549,890	\$6,697,173 31
Written or renewed during the year.....	335,633,610	3,940,854 51
Total.....	\$822,203,520	\$10,638,027 82
Deduct those expired and marked off as terminated.....	324,985,439	3,945,098 88
In force at the end of the year.....	\$497,218,081	\$6,692,928 94
Deduct amount re-insured.....	7,560,452	81,751 38
Net amount in force.....	\$489,657,629	\$6,611,177 56

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$1,754,022 00
Premiums received.....	24,943 37
Losses paid on risks taken.....	5,904 28
Losses incurred in Maine.....	6,538 94

PHOENIX INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

H. KELLOGG, *President.*

GEO. H. BURDECK, *Secretary.*

Capital Paid Up in Cash, \$2,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$233,524 34
Loans on bond and mortgage (first liens)	751,600 00
Stocks and bonds owned by the company, market value	3,749,311 70
Loans secured by collaterals	33,322 50
Cash in the company's principal office and in bank.	196,952 24
Interest due and accrued	39,079 08
Premiums in due course of collection	301,314 37

Aggregate of all the admitted assets of the company at their actual value	\$5,305,004 23
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II. LIABILITIES.

Loans adjusted and unpaid.	}	\$240,654 93
Loans unadjusted, including all reported and supposed losses.		
Losses resisted, including interest, costs and expenses.		13,968 50
Net amount of unpaid losses and claims		\$ 254,623 43
Amount required to safely re-insure all outstanding risks		1,749,245 41
Total amount of liabilities, except capital stock and net surplus		2,003,768 84
Capital actually paid up in cash		2,000,000 00
Surplus beyond capital		1,301,235 39

Aggregate amount of liabilities including net surplus	\$5,305,004 23
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III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$2,559,539 35
Received for interest and dividends from all sources	213,066 76
Income from all other sources	5,444 14

Aggregate amount of income received in cash	\$2,778,050 25
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IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$1,625,182 55
Cash dividends actually paid.....	280,000 00
Paid for commissions or brokerage	430,641 47
Salaries and other charges of officers, clerks and employees	104,667 52
Paid State, national and local taxes.....	74,184 89
All other expenditures, viz: general expenses.	223,642 22
Aggregate amount of expenditures in cash.....	\$2,737,718 65

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.	\$270,625,744	\$3,180,343 90
Written during the year	234,534,683	2,802,914 95
Total	\$505,160,427	\$5,988,258 85
Deduct those expired and terminated.....	209,980,953	2,568,247 42
In force at end of the year.....	\$295,179,474	\$3,420,011 43
Net amount in force	\$295,179,474	\$3,420,011 43

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,602,037 00
Premiums received.....	56,407 31
Losses paid on risks taken.	51,951 43
Losses incurred in Maine.....	46,842 13

PROVIDENCE WASHINGTON INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. H. DEWOLF, *President*.

E. L. WATSON, *Secretary*.

Capital Paid Up in Cash, \$400,000.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$935,445 00
Cash in the company's principal office and in bank	42,178 92
Premiums in due course of collection	111,718 37
Bills receivable	53,777 15
Other assets	1,196 68

Aggregate of all the admitted assets of the company at their actual
value \$1,144,316 12

II. LIABILITIES.

Losses adjusted and unpaid	\$10,189 59
Losses unadjusted, including all reported and supposed losses	79,661 82
Losses resisted, including interest, costs and expenses.	12,881 00
Gross amount of claims for losses	102,731 41
Deduct re-insurance and salvage	14,239 55
Net amount of unpaid losses and claims	\$ 88,491 86
Amount required to safely re-insure all outstanding risks	606,723 95
Total amount of liabilities, except capital stock and net surplus	695,214 81
Capital actually paid up in cash	400,000 00
Surplus beyond capital	49,101 31

Aggregate amount of liabilities including net surplus \$1,144,316 12

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net cash received for premiums.....	\$664,297 86	\$299,873 67	\$963,881 53
Received for interest and dividends from all sources.....			41,288 29
Aggregate amount of income received in cash.....			\$995,169 82

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$427,244 12	\$238,660 36	\$665,804 48
Cash dividends actually paid.....			32,000 00
Paid for commissions or brokerage.....			181,575 49
Salaries and other charges of officers, clerks and employes.....			53,487 14
Paid State, national and local taxes.....			22,331 76
All other expenditures, viz: general expenses.....			67,124 96
Aggregate amount of expenditures in cash.....			\$1,022,323 83

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$76,383,749	\$916,328 60	\$ 6,918,402	\$215,996 73
Written during 1889.....	69,958,481	813,948 05	60,979,159	400,189 18
Total.....	\$146,342,230	\$1,730,276 65	\$67,897,561	\$625,185 91
Deduct those expired and marked off as termi- nated.....	61,202,606	711,973 80	61,982,724	431,385 26
In force at the end of the year 1889.....	\$85,139,724	\$1,018,302 85	\$5,964,837	\$193,800 65
Deduct amount re-insured	5,505,387	74,434 14	2,039,569	51,781 75
Net amount in force..	\$79,634,337	\$943,868 71	\$3,925,269	\$142,018 90

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Premiums received.....	\$7,568 80
Losses paid on risks taken.....	2,041 91
Losses incurred in Maine.....	1,461 41

RELIANCE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1844.

THOMAS C. HILL, *President.*

WILLIAM CHUBB, *Secretary.*

Capital Paid Up in Cash, \$300,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$100,000 00
Loans on bond and mortgage (first liens)	127,100 00
Stocks and bonds owned by the company, market value	571,460 00
Cash in the company's principal office and in bank	12,076 07
Interest due and accrued	1,806 62
Premiums in due course of collection	16,223 79
All other assets	1,262 00

Aggregate of all the admitted assets of the company at their actual value	\$829,928 48
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II. LIABILITIES.

Losses adjusted and unpaid	\$10,029 71
Losses unadjusted, including all reported and supposed losses	12,227 50
Net amount of unpaid losses and claims	\$ 22,257 21
Amount required to safely re-insure all outstanding risks	226,003 38
All other demands against the company, viz: commissions, etc.	1,505 42
Total amount of liabilities, except capital stock and net surplus	249,766 01
Capital actually paid up in cash	300,000 00
Surplus beyond capital	280,162 47

Aggregate amount of all liabilities including net surplus	\$829,928 48
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III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$175,224 22
Received for interest and dividends from all sources	35,606 10
Income from all other sources	210,830 32

Aggregate amount of income received in cash	\$421,660 64
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IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$129,280 70
Cash dividends actually paid	24,000 00
Paid for commissions or brokerage.....	34,206 96
Salaries and other charges of officers, clerks and employees.....	11,851 65
Paid State, national and local taxes.....	6,099 25
All other expenditures, vis: general expenses.....	8,937 04
Aggregate amount of expenditures in cash.....	<u>\$214,375 60</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1886.....	\$17,129,630	\$183,104 30
Written during the year.....	<u>22,537,626</u>	<u>204,568 22</u>
Total.....	\$39,667,256	\$387,672 52
Deduct those expired and terminated.....	<u>19,414,240</u>	<u>180,961 42</u>
In force at end of the year.....	\$20,253,016	\$206,711 10
Deduct amount re-insured.....	<u>787,789</u>	<u>6,736 11</u>
Net amount in force.....	\$19,465,227	\$199,974 99

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$282,949 00
Premiums received.....	4,001 33
Losses paid on risks taken.....	- 990 00
Losses incurred in Maine.....	<u>1,590 00</u>

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

FREDERICK COOK, *President.*H. F. ATWOOD, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$191,559 84
Loans on bond and mortgage (first liens)	261,945 00
Stocks and bonds owned by the company, market value.....	160,052 41
Cash in the company's principal office and in bank.....	77,875 71
Interest due and accrued.....	5,947 79
Premiums in due course of collection.....	73,096 66

Aggregate of all the admitted assets of the company at their actual value..... \$770,477 41

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 8,162 66
Losses unadjusted, including all reported and supposed losses.	11,392 85
Losses resisted, including interest, costs and expenses.	2,300 00
Net amount of unpaid losses and claims.	\$ 21,855 51
Amount required to safely re-insure all outstanding risks	310,833 52
All other demands against the company, viz: commissions, etc.....	19,267 58
Total amount of liabilities, except capital stock and net surplus.....	351,956 61
Capital actually paid up in cash	200,000 00
Surplus beyond capital.	218,520 80

Aggregate amount of liabilities including net surplus..... \$770,477 41

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$395,619 82
Received for interest and dividends from all sources.....	20,988 24
Income from all other sources.....	16,499 59

Aggregate amount of income received in cash..... \$433,107 65

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$325,399 88
Cash dividends actually paid	20,000 00
Paid for commissions or brokerage	72,826 09
Salaries and other charges of officers, clerks and employes	20,809 08
Paid State, national and local taxes	13,539 20
All other expenditures, vis: general expenses	28,588 91
Aggregate amount of expenditures in cash	<u>\$381,163 16</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$51,868,487	\$568,293 23
Written during the year	43,991,082	508,732 81
Total	<u>\$95,849,519</u>	<u>\$1,077,026 04</u>
Deduct those expired and terminated	39,187,937	447,965 27
In force at end of the year	<u>\$56,661,582</u>	<u>\$629,060 77</u>
Deduct amount re-insured	2,777,176	34,810 46
Net amount in force	<u>\$53,884,406</u>	<u>\$594,250 31</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$84,130 00
Premiums received	1,249 66
Losses paid on risks taken	50 00
Losses incurred in Maine	50 00

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

CHARLES S. LEETE, *President*.H. MASON, *Secretary*.

Capital Paid Up in Cash, \$250,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 34,405 39
Loans on bond and mortgage (first liens)	135,525 00
Stocks and bonds owned by the company, market value	345,254 00
Loans secured by collaterals	9,300 00
Cash in the company's principal office and in bank	57,852 12
Interest due and accrued	2,323 87
Premiums in due course of collection	70,413 40
Bills receivable	5,323 28
All other assets	56 66
Aggregate of all the admitted assets of the company at their actual value	\$660,453 62

II. LIABILITIES.

Losses adjusted and unpaid	\$34,145 00
Losses unadjusted, including all reported and supposed losses	27,668 00
Losses resisted, including interest, costs and expenses	550 00
Gross amount of claims for losses	62,363 00
Deduct re-insurance and salvage	5,973 00
Net amount of unpaid losses and claims	\$ 56,390 00
Amount required to safely re-insure all outstanding risks	269,106 10
All other demands against the company, viz: commissions, etc.	11,779 99
Total amount of liabilities except capital stock and net surplus	337,267 09
Capital actually paid up in cash	250,000 00
Surplus beyond capital	73,186 53
Aggregate amount of liabilities including net surplus	\$660,453 62

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$378,541 78	\$85,979 85	\$464,521 63
Received for interest and dividends from all sources.....			23,325 06
Income from all other sources..			16 61
Aggregate amount of income received in cash			\$487,863 30

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$228,638 00	\$72,259 32	\$300,897 92
Cash dividends actually paid			17,500 00
Paid for commissions or brokerage.....			108,555 90
Salaries and other charges of officers, clerks and employees, }			49,209 83
All other expenditures, vis: general expenses, }			
Paid State, national and local taxes.....			4,659 73
Aggregate amount of expenditures in cash			\$480,823 37

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888...	\$37,239,101	\$469,473 37	\$ 2,417,430	\$ 58,827 00
Written during the year.....	39,644,016	501,662 56	17,251,842	102,103 05
Total.....	\$76,883,117	\$971,135 93	\$19,669,272	\$161,930 05
Deduct those expired and terminated.....	36,973,889	496,847 57	17,882,665	114,232 22
In force at end of the year....	\$39,909,228	\$474,288 36	\$1,786,607	\$47,697 83
Deduct amount re-insured....	863,387	11,860 08	68,682	2,388 54
Net amount in force.....	\$39,045,841	\$462,428 28	\$1,717,925	\$45,309 29

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$301,639 00
Premiums received.....	1,971 23
Losses paid on risks taken.....	1,805 22
Losses incurred in Maine	314 72

**SPRINGFIELD FIRE AND MARINE INSURANCE
COMPANY,
SPRINGFIELD, MASS.**

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

J. N. DUNHAM, *President.*

S. J. HALL, *Secretary.*

Capital Paid Up in Cash, \$1,500,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$110,853 00
Loans on bond and mortgage (first liens).	301,500 00
Stocks and bonds owned by the company, market value	2,615,860 00
Loans secured by collaterals.....	26,500 00
Cash in the company's principal office and in bank	128,329 62
Interest due and accrued	32,291 37
Premiums in due course of collection.....	194,736 80
Rents due and accrued.....	912 26

Aggregate of all the admitted assets of the company at their actual
value **\$3,410,982 94**

II. LIABILITIES.

Losses adjusted and unpaid	\$95,142 06
Losses unadjusted, including all reported and supposed losses.....	81,958 33
Losses resisted, including interest, costs and expenses.....	22,097 32
Gross amount of claims for losses.....	199,197 71
Deduct re-insurance and salvage.....	12,481 46
Net amount of unpaid losses and claims	\$ 186,716 25
Amount required to safely re-insure all outstanding risks.....	1,174,546 61
All other demands against the company, viz: commissions, etc	29,210 52
Total amount of liabilities, except capital stock and net surplus	1,390,473 28
Capital actually paid up in cash	1,500,000 00
Surplus beyond capital.....	620,509 66

Aggregate amount of liabilities including net surplus..... **\$3,410,982 94**

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,677,841 19
Received for interest and dividends from all sources and rents.....	130,055 09
Aggregate amount of income received in cash.....	<u>\$1,807,996 28</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$980,718 15
Cash dividends actually paid	125,000 00
Paid for commissions or brokerage	288,167 71
Salaries and other charges of officers, clerks and employes	72,926 51
Paid State, national and local taxes.....	55,238 64
All other expenditures, vis: general expenses	156,845 37
Aggregate amount of expenditures in cash.....	<u>\$1,678,896 38</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$175,278,437	\$2,397,063 36
Written during the year.....	143,085,358	1,931,652 34
Total.....	<u>\$318,363,795</u>	<u>\$4,328,715 70</u>
Deduct those expired and terminated.....	137,057,641	1,872,825 11
Net amount in force at end of the year	<u>\$181,306,154</u>	<u>\$2,455,890 59</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,668,287 00
Premiums received	40,763 92
Losses paid on risks taken	15,276 53
Losses incurred in Maine.....	16,858 32

SPRING GARDEN INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

NELSON T. EVANS, *President.*

G. B. ARMITAGE, *Secretary.*

Capital Paid Up in Cash, \$400,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$208,600 00
Loans on bond and mortgage (first liens).....	437,630 00
Stocks and bonds owned by the company, market value	464,945 00
Loans secured by collaterals	98,600 00
Cash in the company's principal office and in bank	28,205 56
Interest due and accrued	9,378 99
Premiums in due course of collection	26,307 26
Rents due and accrued	321 49

Aggregate of all the admitted assets of the company at their actual value\$1,273,588 30

II. LIABILITIES.

Losses adjusted and unpaid	\$8,538 27
Losses, unadjusted, including all reported and supposed losses	9,123 25
Net amount of unpaid losses and claims	\$ 17,661 52
Amount required to safely re-insure all outstanding risks	540,086 13
All other demands against the company, viz: commissions, etc	2,677 36
Total amount of liabilities, except capital stock and net surplus	560,325 01
Capital actually paid up in cash	400,000 00
Surplus beyond capital	318,263 29

Aggregate amount of liabilities including net surplus.....\$1,273,588 30

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$257,026 44
Received for interest and dividends from all sources	50,028 33
Income from all other sources	4,375 82

Aggregate amount of income received in cash.....\$311,430 59

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$198,266 09
Cash dividends actually paid	64,000 00
Paid for commissions or brokerage	55,603 44
Salaries and other charges of officers, clerks and employes.....	17,791 67
Paid State, national and local taxes	14,941 56
All other expenditures, viz: general expenses	14,427 23
Aggregate amount of expenditures in cash.....	<u>\$365,029 99</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$26,625,127 34	\$317,880 15
Written during the year	<u>29,719,802 99</u>	<u>325,708 26</u>
Total.....	\$56,344,930 33	\$643,588 41
Deduct those expired and terminated	<u>26,527,744 89</u>	<u>297,222 74</u>
In force at end of the year	\$29,817,185 44	\$346,365 67
Deduct amount re-insured.....	<u>577,256 00</u>	<u>6,165 77</u>
Net amount in force	\$29,239,929 44	\$340,199 90

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$175,444 00
Premiums received.....	1,867 68
Losses incurred in Maine.....	805 13

TRADERS' INSURANCE COMPANY,

CHICAGO, ILL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1872.

E. BUCKINGHAM, *President.*R. J. SMITH, *Secretary.*

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 1,500 00
Loans on bond and mortgage (first liens).....	228,781 50
Stocks and bonds owned by the company, market value.....	1,008,561 50
Cash in the company's principal office and in bank.....	26,390 38
Interest due and accrued.....	7,487 87
Premiums in due course of collection.....	42,716 09
All other assets.....	18,830 35

Aggregate of all the admitted assets of the company at their actual
value\$1,334,267 64

II. LIABILITIES.

Losses adjusted and unpaid.....	\$18,207 05
Losses unadjusted, including all reported and supposed losses.....	33,048 80
Losses resisted, including interest, costs and expenses.....	8,695 90
Gross amount of claims for losses.....	59,951 75
Deduct re-insurance and salvage	4,011 73
Net amount of unpaid losses and claims.....	\$ 55,940 03
Amount required to safely re-insure all outstanding risks.....	349,940 13
All other demands against the company, viz: commissions, etc.....	22,335 07
Total amount of liabilities, except capital stock and net surplus	428,215 23
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	406,052 43

Aggregate amount of liabilities including net surplus\$1,334,267 64

III. INCOME DURING THE YEAR

	<i>Fire.</i>	<i>Inland.</i>
Net cash received for premiums.....	\$527,233 88	\$353 01
Received for interest and dividends from all sources.....		58,466 76
Aggregate amount of income received in cash.....		\$586,053 65

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$393,998 72
Cash dividends actually paid.....	50,000 00
Paid for commissions or brokerage.....	101,102 57
Salaries and other charges of officers, clerks and employes.....	41,756 59
Paid State, national and local taxes.....	15,723 01
All other expenditures, viz: general expenses.....	24,510 47
Aggregate amount of expenditures in cash.....	\$627,091 36

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888...	\$46,126,530	\$646,895 15		
Written during the year.....	46,084,052	657,387 83	\$152,736	\$353 01
Total.....	\$92,210,582	\$1,304,182 98	\$152,736	\$353 01
Deduct those expired and terminated.....	42,523,862	583,728 39	152,736	353 01
In force at end of the year....	\$49,686,720	\$720,454 59		
Deduct amount re-insured....	3,010,048	46,657 95		
Net amount in force.....	\$46,676,672	\$673,797 54		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$396,299 00
Premiums received.....	6,947 13
Losses paid on risks taken.....	6,027 98
Losses incurred in Maine.....	6,320 58

UNION INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

C. S. HOLLINSHEAD, *President.*JOHN M. COWELL, *Secretary.*

Capital Paid Up in Cash, \$250,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$160,000 00
Loans on bond and mortgage (first liens)	10,400 00
Stocks and bonds owned by the company, market value	291,337 00
Loans secured by collaterals	10,026 67
Cash in the company's principal office and in bank	32,878 58
Interest due and accrued	2,964 20
Premiums in due course of collection	22,952 28
Aggregate of all the admitted assets of the company at their actual value	\$630,558 73

II. LIABILITIES.

Losses adjusted and unpaid	\$33,571 63
Losses unadjusted, including all reported and supposed losses	13,360 43
Losses resisted, including interest, costs and expenses	5,013 70
Gross amount of claims for losses	51,945 76
Deduct re-insurance and salvage	2,996 60
Net amount of unpaid losses and claims	\$48,949 16
Amount required to safely re-insure all outstanding risks, including per- petuals	213,193 35
All other demands against the company	3,703 85
Total amount of liabilities, except capital stock and net surplus	265,846 36
Capital actually paid up in cash	250,000 00
Surplus beyond capital	14,712 37
Aggregate amount of liabilities including net surplus	\$630,558 73

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums.....	\$277,045 36	\$104,216 33	\$381,261 69
Received for interest and dividends from all sources.....			18,347 00
Income from all other sources			81,683 06
Aggregate amount of income received in cash.....			\$481,291 75

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses	\$162,835 48	\$193,573 79	\$346,409 27
Cash dividends actually paid.....			132 31
Paid for commissions or brokerage.....			64,710 10
Salaries and other charges of officers, clerks and employes			23,454 31
Paid State, national and local taxes.....			8,899 44
All other expenditures, viz: general expenses and interest on borrowed money.....			52,191 18
Aggregate amount of expenditures in cash.....			\$495,796 61

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$34,687,073	\$416,569 13	\$2,692,403	\$68,035 97
Written during the year..	27,978,500	341,740 47	42,132,948	224,998 82
Total.....	\$62,665,573	\$758,309 60	\$46,825,351	\$293,034 79
Deduct those expired and terminated	30,300,759	363,676 35	45,825,351	293,034 79
In force at end of the year	\$32,364,814	\$394,633 25		
Deduct amount re-insured	2,691,965	33,804 89		
Net amount in force..	\$29,672,849	\$360,828 86		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$635,715 00
Premiums received	6,782 76
Losses paid on risks taken	5,398 30
Losses incurred in Maine	5,212 95

**UNION INSURANCE COMPANY,
SAN FRANCISCO, CAL.**

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

N. T. JAMES, *President.*

JAB. D. BAILEY, *Secretary.*

Capital Paid Up in Cash, \$750,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$125,000 00
Loans on bond and mortgage (first liens).....	186,250 00
Stocks and bonds owned by the company, market value.....	703,108 27
Loans secured by collaterals.....	31,000 00
Cash in the company's principal office and in bank.....	52,543 91
Interest due and accrued ..	154 00
Premiums in due course of collection.....	137,387 01
Bills receivable	33,244 65
All other assets.....	3,498 66

Aggregate of all the admitted assets of the company at their actual value.....\$1,272,186 50

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 8,535 00
Losses unadjusted, including all reported and supposed losses.....	55,650 65
Losses resisted, including interest, costs and expenses.....	5,400 00
Net amount of unpaid losses and claims.....	\$ 69,585 65
Amount required to safely re-insure all outstanding risks.....	400,044 79
All other demands against the company, viz: commissions, etc.....	31,256 60
Total amount of liabilities, except capital stock and net surplus	500,897 04
Capital actually paid up in cash.....	750,000 00
Surplus beyond capital.....	21,289 45

Aggregate amount of liabilities including net surplus.....\$1,272,186 50

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$719,745 71	\$91,999 33	\$815,745 04
Received for interest and dividends from all sources.....			59,325 75
Income from all other sources.....			8,460 00
Aggregate amount of income received in cash.....			\$883,530 79

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$518,058 50	\$70,344 53	\$588,403 03
Cash dividends actually paid.....			29,990 00
Paid for commissions or brokerage.....			200,703 56
Salaries and other charges of officers, clerks and employees.....			50,152 59
Paid State, national and local taxes.....			19,101 06
All other expenditures, viz: general expenses.....			67,206 24
Aggregate amount of expenditures in cash.....			\$955,556 48

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>	<i>Marine or Inland.</i>	<i>Premiums.</i>
In force Dec. 31, 1888....	\$48,214,946	\$611,372 11	\$ 1,761,576	\$ 98,695 69
Written during the year..	66,932,447	939,051 08	14,017,308	177,048 05
Total.....	\$115,147,393	\$1,550,423 19	\$16,778,884	\$275,743 74
Deduct those expired and terminated.....	58,056,096	773,488 73	14,354,637	190,373 62
In force at end of the year,	\$57,091,297	\$776,934 46	\$1,424,247	\$85,370 12
Deduct amount re-insured,	4,037,647	60,024 41	634,073	37,286 42
Net amount in force..	\$53,053,650	\$716,910 05	\$790,174	\$48,084 70

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$225,325 00
Premiums received.....	3,173 81
Losses paid on risks taken.....	1,811 23
Losses incurred in Maine.....	1,811 23

UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

JOS. L. CAVEN, *President.*ROBERT B. BEATH, *Secretary.*

Capital Paid Up in Cash, \$300,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$108,850 00
Loans on bond and mortgage (first liens)	603,671 50
Stocks and bonds owned by the company, market value	243,825 00
Loans secured by collaterals	56,000 00
Cash in the company's principal office and in bank	22,575 80
Interest due and accrued and rents.	14,302 90
Premiums in due course of collection	18,344 33
Due for perpetual policies	2,782 05
Aggregate of all the admitted assets of the company at their actual value	\$1,072,351 58

II. LIABILITIES.

Losses adjusted and unpaid	\$9,721 51
Losses unadjusted, including all reported and supposed losses	9,009 48
Losses resisted, including interest, costs and expenses	4,124 00
Net amount of unpaid losses and claims	\$ 22,854 99
Amount required to safely re-insure all outstanding risks, including perpetuals	661,967 35
All other demands against the company, viz: commissions, etc.	8,907 42
Total amount of liabilities, except capital stock and net surplus	691,729 76
Capital actually paid up in cash	300,000 00
Surplus beyond capital	78,621 82
Aggregate amount of liabilities including net surplus	\$1,072,351 58

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$222,317 19
Received for interest and dividends from all sources	44,702 54
Aggregate amount of income received in cash	\$267,019 73

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$157,263 87
Cash dividends actually paid	18,000 00
Paid for commissions or brokerage	47,030 56
Salaries and other charges of officers, clerks and employes.	16,227 46
Paid State, national and local taxes	5,932 71
All other expenditures, viz: general expenses	16,059 77
Aggregate amount of expenditures in cash	<u>\$260,514 37</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$24,044,040	\$261,032 25
Written during the year	26,341,832	258,111 81
Total	<u>\$50,385,872</u>	<u>\$519,144 06</u>
Deduct those expired and terminated	22,843,397	224,495 83
In force at end of the year	<u>\$27,542,475</u>	<u>\$294,648 13</u>
Deduct amount re-insured	1,096,762	10,870 14
Net amount in force	<u>\$26,445,713</u>	<u>\$283,778 04</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$169,160 00
Premiums received	2,386 56
Losses paid on risks taken	2,253 89
Losses incurred in Maine	<u>2,233 89</u>

UNITED STATES FIRE INSURANCE COMPANY, NEW YORK.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

W. W. UNDERHILL, *President.*

W. H. GRIFFEN, *Secretary.*

Capital Paid Up in Cash, \$250,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$540,200 00
Stocks and bonds owned by the company, market value.....	72,247 50
Cash in the company's principal office and in bank.....	7,920 64
Interest due and accrued.....	3,586 00
Premiums in due course of collection.....	25,212 69
Rents due and accrued, \$250; salvage, \$1,987.....	2,237 00
Aggregate of all the admitted assets of the company at their actual value.....	\$651,403 85

II. LIABILITIES.

Losses adjusted and unpaid.....	\$10,833 29
Losses unadjusted, including all reported and supposed losses.....	5,250 00
Losses resisted, including interest, costs and expenses.....	2,400 00
Gross amount of claims for losses.....	18,483 29
Deduct re-insurance and salvage.....	750 00
Net amount of unpaid losses and claims.....	\$ 17,733 29
Amount required to safely re-insure all outstanding risks.....	125,435 45
All other demands against the company, viz: commissions, etc.....	10,096 00
Total amount of liabilities, except capital stock and net surplus.....	163,264 74
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital.....	248,139 11
Aggregate amount of liabilities including net surplus.....	\$651,403 85

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums... ..	\$159,851 64	\$26,332 03	\$186,183 67
Received for interest and dividends from all sources			31,083 57
Income from all other sources			2 50
Aggregate amount of income received in cash			\$217,269 74

IV. EXPENDITURES DURING THE YEAR

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$79,893 14	\$24,326 96	\$104,220 10
Cash dividends actually paid			29,994 25
Paid for commissions or brokerage			46,545 80
Salaries and other charges of officers, clerks and employes.....			18,104 80
Paid State, national and local taxes			7,628 63
All other expenditures, viz: general expenses			19,460 01
Aggregate amount of expenditures in cash.			\$225,953 59

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888...	\$23,287,263	\$189,621 73	\$1,207,609	\$36,707 73
Written during the year.....	21,284,449	186,466 23	1,014,584	28,367 96
Total.....	\$44,571,761	\$376,087 96	\$2,222,193	\$65,075 70
Deduct those expired and terminated	19,123,777	158,753 69	1,497,046	40,425 05
In force at end of the year....	\$25,447,984	\$217,334 27	\$725,147	\$24,650 64
Deduct amount re-insured....	838,095	7,555 61		
Net amount in force.....	\$24,609,889	\$209,778 66	\$725,147	\$24,650 64

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$132,375 00
Premiums received.....	991 61
Losses paid on risks taken	895 05
Losses incurred in Maine	895 05

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1837.

GEORGE R. CRAWFORD, *President.*JOHN Q. UNDERHILL, *Secretary.*

Capital Paid Up in Cash, \$300,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$177,000 00
Loans on bond and mortgage (first lien)	392,720 00
Stocks and bonds owned by the company, market value	742,760 00
Cash in the company's principal office and in bank	106,894 46
Interest due and accrued	3,901 27
Premiums in due course of collection.....	98,490 70

Aggregate of all the admitted assets of the company at their actual
value \$1,521,706 53

II. LIABILITIES.

Losses adjusted and unpaid	\$32,945 16
Losses unadjusted, including all reported and supposed losses	36,405 00
Losses resisted, including interest, costs and expenses.....	3,300 00
Net amount of unpaid losses and claims	\$ 72,650 16
Amount required to safely re-insure all outstanding risks.....	723,246 19
All other demands against the company, viz: commissions, etc.....	19,353 83
Total amount of liabilities, except capital stock and net surplus.....	816,249 18
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	406,457 35

Aggregate amount of liabilities including net surplus..... \$1,521,706 53

III. INCOME DURING THE YEAR.

	<i>For.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$867,328 27	\$3,300 96	\$870,629 23
Received for interest and dividends from all sources.....			56,298 75
Income from all other sources.....			2,227 80
Aggregate amount of income received in cash			\$929,155 28

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$468,408 34	\$3,535 15	\$471,943 49
Cash dividends actually paid.....			30,000 00
Paid for commissions or brokerage.....			185,754 78
Salaries and other charges of officers, clerks and employees.....			37,443 48
Paid State, national and local taxes.....			21,413 89
All other expenditures, viz: general expenses.....			101,546 76
Aggregate amount of expenditures in cash.....			\$848,092 07

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888....	\$152,485,878	\$1,438,399 72	\$260,815	\$4,785 05
Written during the year.....	100,612,181	978,212 80	244,995	2,594 56
Total.....	\$253,098,059	\$2,416,612 52	\$505,810	\$7,379 61
Deduct those expired and terminated.....	103,068,638	973,530 17	431,660	5,540 11
In force at end of year.....	\$150,029,421	\$1,443,082 35	\$74,150	\$2,139 50
Deduct amount re-insured....	3,310,867	31,114 43		
Net amount in force.....	\$146,718,554	\$1,411,967 92	\$74,150	\$2,139 50

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$435,297 00
Premiums received.....	5,627 88
Losses paid on risks taken.....	2,886 87
Losses incurred in Maine.....	1,886 87

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

MARSHALL S. DRIGGS, *President.*

F. H. WAY, *Secretary.*

Capital Paid Up in Cash, \$250,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$634,843 90
Loans on bond and mortgage (first liens).....	326,550 00
Stocks and bonds owned by the company, market value..	320,855 00
Loans secured by collaterals.....	350 00
Cash in the company's principal office and in bank.....	31,977 87
Interest due and accrued.....	8,380 60
Premiums in due course of collection.....	61,004 59
Rents due and accrued.....	9,340 59

Aggregate of all the admitted assets of the company at their actual value.....\$1,393,311 56

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 7,154 55
Losses unadjusted, including all reported and supposed losses.....	24,378 56
Losses resisted, including interest, costs and expenses.....	8,599 20
Gross amount of claims for losses.....	40,132 31
Deduct re-insurance and salvage.....	1,220 72
Net amount of unpaid losses and claims.....	\$ 38,911 59
Amount required to safely re-insure all outstanding risks.....	438,383 63
All other demands against the company, viz: commissions, etc.....	20,000 99
Total amount of liabilities, except capital stock and net surplus.....	497,296 20
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital.....	646,015 35

Aggregate amount of liabilities including net surplus.....\$1,393,311 56

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$534,071 09
Received for interest and dividends from all sources	30,281 04
Income from all other sources.....	26,571 28
Aggregate amount of income received in cash	<u>\$590,923 41</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$285,217 74
Cash dividends actually paid.....	50,115 00
Paid for commissions or brokerage.....	133,298 53
Salaries and other charges of officers, clerks and employes	59,771 65
Paid State, national and local taxes.....	5,096 76
All other expenditures, viz: general expenses	38,160 03
Aggregate amount of expenditures in cash.....	<u>\$571,659 69</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.	\$105,876,196	\$894,326 26
Written during the year.....	79,918,976	634,204 77
Total.....	<u>\$185,795,172</u>	<u>\$1,528,531 03</u>
Deduct those expired and terminated	73,198,783	614,273 46
In force at end of the year	<u>\$112,596,389</u>	<u>\$914,257 57</u>
Deduct amount re-insured.....	6,129,730	64,454 19
Net amount in force	<u>\$106,466,659</u>	<u>\$849,803 38</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$288,500 00
Premiums received	3,265 79
Losses paid on risks taken.....	28 50
Losses incurred in Maine.....	28 50

**MUTUAL FIRE INSURANCE COMPANIES OF
OTHER STATES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,
AUTHORIZED TO TRANSACT BUSINESS IN THE STATE
OF MAINE, SHOWING THEIR CONDITION ON
THE 31st DAY OF DECEMBER, 1889.**

(139)

13

**HOLYOKE MUTUAL FIRE INSURANCE
COMPANY,
SALEM, MASS.**

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHAS. H. PRICE, *President.*

WALTER L. HARRIS, *Secretary.*

Guaranty Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$35,000 00
Loans on bond and mortgage (first liens)	89,600 00
Stocks and bonds owned by the company, market value.....	672,176 00
Cash in the company's principal office and in bank.....	12,117 67
Interest due and accrued	10,387 36
Premiums in due course of collection.....	1,479 42
Bills receivable	2,500 00
Aggregate of all the admitted assets of the company at their actual value.....	\$823,360 46

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$2,112 00
Net amount of unpaid losses and claims.....	\$ 2,112 00
Amount required to safely re-insure all outstanding risks	238,687 10
All other demands against the company, viz: commissions, etc	261 76
Total amount of liabilities, except capital stock and net surplus.....	241,060 86
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	482,199 59
Aggregate amount of liabilities including net surplus.....	\$823,360 46

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$139,018 15
Received for interest and dividends from all sources.....	43,245 73
Aggregate amount of income received in cash.....	<u>\$182,263 87</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$64,623 94
Cash dividends actually paid.....	57,416 56
Paid for commissions or brokerage	21,277 41
Salaries and other charges of officers, clerks and employes.....	11,798 34
Paid State, national and local taxes	1,471 41
All other expenditures, viz: general expenses	3,584 97
Real estate	13,061 35
Aggregate amount of expenditures in cash	<u>\$173,233 98</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$30,803,122 35	\$434,316 94
Written during the year.....	10,175,194 50	143,285 58
Total	<u>\$40,978,316 85</u>	<u>\$577,602 52</u>
Deduct those expired and terminated	8,224,934 85	113,001 03
In force at end of the year.....	<u>\$32,753,382 00</u>	<u>\$464,601 49</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire)	\$1,109,184 00
Premiums received.....	13,067 77
Losses paid	1,870 46
Losses incurred in Maine	1,870 46

QUINCY MUTUAL FIRE INSURANCE COMPANY,
QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHAS. A. HOWLAND, *President.*

WILLIAM H. FAY, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered	\$15,000 00
Loans on bond and mortgage (first liens).....	72,050 00
Stocks and bonds owned by the company, market value.....	344,484 00
Loans secured by collaterals	114,500 00
Cash in the company's principal office and in bank	25,831 20
Interest due and accrued.....	4,035 50
Premiums in due course of collection	10,359 77
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$586,260 47</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	<u>\$13,375 00</u>
Net amount of unpaid losses and claims.....	\$ 13,375 00
Amount required to safely re-insure all outstanding risks.....	230,427 31
All other demands against the company.....	6,956 76
Total amount of liabilities, except capital stock and net surplus	250,759 07
Surplus	<u>335,501 40</u>
Aggregate amount of liabilities including net surplus.	<u>\$586,260 47</u>

III. INCOME DURING THE YEAR

Net cash received for premiums (fire).....	\$125,582 45
Received for interest and dividends from all sources.....	24,336 67
Income from all other sources.....	761 17
Aggregate amount of income received in cash	<u>\$150,680 29</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$54,682 44
Cash dividends actually paid.....	54,841 89
Paid for commissions or brokerage.....	19,716 38
Salaries and other charges of officers, clerks and employes.....	10,489 98
Paid State, national and local taxes.....	2,193 70
All other expenditures, viz: general expenses.....	6,313 86
Aggregate amount of expenditures in cash	<u>\$148,338 25</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$31,369,797	\$456,511 56
Written during the year.....	8,584,561	126,818 19
Total.....	<u>\$39,954,358</u>	<u>\$583,329 75</u>
Deduct those expired and terminated.	8,328,672	122,475 14
In force at end of the year.....	<u>\$31,625,686</u>	<u>\$460,854 61</u>
Net amount in force.....	\$31,625,686	\$460,854 61

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$751,935 00
Premiums received	11,794 85
Losses paid on risks taken	4,815 47
Losses incurred in Maine.....	4,815 47

TRADERS' AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President.*

EDWARD M TUCKE, *Secretary.*

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$235,254 89
Stocks and bonds owned by the company, market value.....	107,160 00
Loans secured by collaterals	83,046 79
Cash in the company's principal office and in bank	21,511 93
Interest due and accrued	7,716 93
Premiums in due course of collection.....	5,707 49
Personal loans	139,000 00

Aggregate of all the admitted assets of the company at their actual
value \$599,387 03

II. LIABILITIES.

Amount required to safely re-insure all outstanding risks.....	\$212,734 16
Capital actually paid up in cash	386,652 85

Aggregate amount of liabilities including net surplus. \$599,387 03

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$116,075 20
Received for interest and dividends from all sources	29,768 38

Aggregate amount of income received in cash \$145,833 58

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$37,824 92
Cash dividends actually paid on expired policies.....	47,559 20
Paid for commissions or brokerage	17,041 96
Salaries and other charges of officers, clerks and employees.....	13,775 36
Paid State, national and local taxes.....	1,727 29

Aggregate amount of expenditures in cash \$117,928 73

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.. .. .	\$26,370,195	\$391,857 57
Written during the year.....	7,962,651	121,319 34
Total.....	<u>\$34,332,846</u>	<u>\$516,176 91</u>
Deduct those expired and terminated.....	5,936,097	90,708 53
Net amount in force.....	<u>\$28,396,749</u>	<u>\$425,468 38</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$553,320 00
Premiums received	8,685 55
Losses paid on risks taken	2,365 00
Losses incurred in Maine.....	2,365 00

INSURANCE COMPANIES OF FOREIGN COUNTRIES.

UNITED STATES BRANCHES.

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
UNITED STATES BRANCHES OF INSURANCE COMPANIES OF
FOREIGN COUNTRIES, AUTHORIZED TO TRANSACT
BUSINESS IN THE STATE OF MAINE, SHOWING
THEIR CONDITION ON THE 31st DAY OF
DECEMBER, 1889.**

BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

—

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1833.

JOHN MORISON, *Governor.*

W. H. BANKS, *Asst. Secretary.*

—

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$702,741 70
Cash in the company's principal office and in bank.....	67,131 21
Interest due and accrued.....	4,665 08
Premiums in due course of collection.....	91,590 28
	<hr/>
Aggregate of all the admitted assets of the company at their actual value.....	\$866,128 22

II. LIABILITIES.

Losses adjusted and unpaid.....	\$13,299 27
Losses unadjusted, including all reported and supposed losses.....	19,860 67
Losses resisted, including interest, costs and expenses.....	6,975 00
	<hr/>
Gross amount of claims for losses.....	40,134 94
Deduct re-insurance and salvage.....	1,341 95
	<hr/>
Net amount of unpaid losses and claims.....	\$ 38,792 99
Amount required to safely re-insure all outstanding risks.....	395,196 78
All other demands against the company, viz: commissions, etc.....	23,142 54
	<hr/>
Total amount of liabilities, except deposit capital and net surplus.....	457,132 31
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	208,995 91
	<hr/>
Aggregate amount of liabilities including net surplus.....	\$866,128 22

(149)

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums.....	\$547,415 29	\$60,475 36	\$607,890 65
Received for interest and dividends from all sources.....			27,436 19
Aggregate amount of income received in cash.....			\$635,326 84

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	\$374,001 90	\$35,612 58	\$409,614 48
Cash dividends actually paid.....			126,226 44
Paid for commissions or brokerage...			13,235 72
Salaries and other charges of officers, clerks and employes.....			16,342 59
Paid State, national and local taxes.....			25,081 06
Aggregate amount of expenditures in cash.....			\$590,490 28

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force Dec. 31, 1889....	\$60,173,052	\$756,985 44	\$ 813,519	\$24,510 14
Written during the year..	40,984,617	625,334 06	9,420,987	71,664 50
Total.....	\$101,157,669	\$1,382,319 50	\$10,234,516	\$96,174 64
Deduct those expired and terminated.....	40,325,099	612,743 46	8,954,296	62,549 57
In force at end of the year,	\$60,832,570	\$769,576 04	\$1,280,220	\$33,625 07
Deduct amt re-insured...	1,108,966	16,943 92		
Net amount in force..	\$59,723,604	\$752,632 12	\$1,280,220	\$33,625 07

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$386,056 00
Premiums received.....	5,086 10
Losses paid on risks taken.....	1,684 61
Losses incurred in Maine.....	979 81

CITY OF LONDON FIRE INSURANCE COMPANY,

LONDON, ENGLAND.

ORGANISED IN 1881. COMMENCED BUSINESS IN 1881.

JOHN C. PAIGE, *Resident Manager*, 20 Kilby St., Boston, Mass.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$618,060 00
Cash in the company's principal office and in bank.....	19,642 60
Interest due and accrued.....	4,500 00
Premiums in due course of collection.....	71,545 70
All other assets.....	953 81

Aggregate of all the admitted assets of the company at their actual value..... \$714,702 11

II. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$21,060 04
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	19,035 19
Losses resisted, including interest, costs and other expenses thereon	6,100 00
Total gross amount of claims for losses.....	46,195 23
Deduct re-insurance thereon.....	314 86
Net amount of unpaid losses.....	45,880 37
Unearned premiums.....	321,250 65
All other demands against the company, absolute and contingent, due and to become due, admitted and contested	19,572 84
Total amount of liabilities except deposit capital and net surplus.....	386,703 86
Deposit capital.....	200,000 00
Surplus beyond all liabilities	127,998 25

Aggregate amount of all liabilities including net surplus..... \$714,702 11

III. INCOME DURING THE YEAR.

Net cash actually received for premiums (fire)	\$502,668 14
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources.....	22,300 00

Aggregate amount of income actually received during the year in cash..... \$524,968 14

IV. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (fire).....	\$481,815 80
Deduct all amounts actually received for salvages.....	34,206 61
Net amount paid during the year for losses.....	447,109 29
Paid for commissions or brokerage	96,967 14
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	33,436 76
Paid for State, national and local taxes.....	19,173 47
All other payments and expenditures, general expenses.....	36,972 03
Aggregate amount of actual expenditures during the year in cash..	\$631,658 69

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.....	\$51,487,313 00	\$685,092 21
Written or renewed during 1889.....	50,056,686 02	630,726 79
Total.....	\$101,543,999 02	\$1,315,819 00
Deduct those expired and marked off as terminated ...	51,314,931 02	654,640 97
In force at the end of the year 1889	\$50,229,068 00	\$661,278 03
Deduct amount re-insured	1,995,380 00	29,641 99
Net amount in force	\$48,233,688 00	\$631,636 04

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$400,798 00
Premiums received.....	7,667 18
Losses paid on risks taken.....	1,312 91
Losses incurred in Maine.....	1,662 91

COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN THE UNITED STATES IN 1871.

CHARLES SEWALL, *Manager*, Corner of Pine and William Sts., New York.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 816,250 63
Stock and bonds owned by the company, market value	1,390,900 00
Cash in the company's principal office and in bank	248,763 56
Interest due and accrued.. ..	8,266 68
Premiums in due course of collection	415,776 91
All other assets.....	12,030 32

Aggregate of all the admitted assets of the company at their actual value\$2,890,988 09

II. LIABILITIES.

Losses adjusted and unpaid.....	} \$185,019 71	
Losses unadjusted, including all reported and supposed losses.....		
Losses resisted, including interest, costs and expenses	11,322 66	
Gross amount of claims for losses.....	196,242 37	
Deduct re-insurance and salvage.....	8,425 00	
Net amount of unpaid losses and claims.....	\$ 187,817 37	
Amount required to safely re-insure all outstanding risks.....	1,632,016 07	
All other demands against the company, viz: commissions, etc.....	61,366 11	
Total amount of liabilities, except deposit capital and net surplus.....	1,881,199 55	
Deposit capital.....	200,000 00	
Surplus beyond deposit capital	809,788 64	

Aggregate amount of liabilities including net surplus.....\$2,890,988 09

III. INCOME DURING THE YEAR.

	<i>Frs.</i>	<i>Inland.</i>
Net cash received for premiums.....	\$2,172,422 77	\$218,131 41
		2,390,554 18
Received for interest and dividends from all sources.....		63,779 81
Income from all other sources.....		12,130 20

Aggregate amount of income received in cash.....\$2,466,464 19

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>
Net amount paid for losses	\$1,524,649 35	\$198,217 06
Paid for commissions or brokerage		469,711 27
Salaries and other charges of officers, clerks and employes.....		124,158 80
Paid State, national and local taxes.....		54,218 03
All other expenditures, viz: general expenses.....		137,508 53
Aggregate amount of expenditures in cash.....		\$2,508,462 94

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$304,600,801	\$3,081,673 55	\$ 3,309,162	\$ 47,324 96
Written during the year..	260,455,308	2,666,562 94	45,864,480	240,406 21
Total	\$565,056,109	\$5,748,236 49	\$49,173,642	\$287,731 17
Deduct those expired and terminated.....	247,815,293	2,546,530 43	49,173,642	287,731 17
In force at end of the year,	\$317,240,816	\$3,201,706 06		
Deduct amount re-insured,	8,178,528	35,943 71		
Net amount in force..	\$314,062,290	\$3,165,762 35		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$2,237,117 00
Premiums received.....	28,189 31
Losses paid on risks taken.....	13,763 43
Losses incurred in Maine.....	15,895 00

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1821. COMMENCED BUSINESS IN THE UNITED STATES IN 1872.

HENRY E. BOWERS, *Manager*, 50 Pine St., New York, N. Y.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$ 70,000 00
Stocks and bonds owned by the company, market value	1,325,500 00
Cash in bank	61,107 45
Interest due and accrued	12,682 09
Premiums in due course of collection	51,164 55
Rents due and accrued	566 67

Aggregate of all the admitted assets of the company at their actual value \$1,521,020 76

II. LIABILITIES.

Losses adjusted and unpaid	\$33,966 42
Losses unadjusted, including all reported and supposed losses	31,065 48
Losses resisted, including interest, costs and expenses	1,500 00
Net amount of unpaid losses and claims	\$ 66,521 90
Amount required to safely re-insure all outstanding risks	675,856 98
All other demands against the company, viz: commissions, etc.	14,290 33
Total amount of liabilities, except deposit capital and net surplus	756,669 21
Deposit capital	200,000 00
Surplus beyond deposit capital	564,351 55

Aggregate amount of liabilities including net surplus \$1,521,020 76

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$843,293 35
Received for interest and dividends from all sources	32,090 14
Income from all other sources	20,150 00

Aggregate amount of income received in cash \$895,533 49

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$485,579 03
Paid for commissions or brokerage	176,741 00
Salaries and other charges of officers, clerks and employees, including trustees' fees	96,036 23
Paid State, national and local taxes	23,791 89
All other expenditures, viz: general expenses	*84,671 09
Aggregate amount of expenditures in cash	\$866,819 84

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$130,357,716 18	\$1,157,719 78
Written during the year	117,075,906 89	993,023 04
Total	\$247,433,623 07	\$2,150,742 82
Deduct those expired and terminated	98,815,419 66	880,768 23
In force at end of the year	\$148,618,203 41	\$1,269,974 59
Deduct amount re-insured	2,833,692 00	16,919 01
Net amount in force	\$145,784,511 41	\$1,253,055 58

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,159,929 00
Premiums received	16,087 56
Losses paid on risks taken	6,497 98
Losses incurred in Maine	6,474 04

*Includes \$18,000 remitted to head office for interest on company's permanent investment.

HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1855.

FRANCIS O. ALFRED, *Manager*, 62 Cedar St., New York.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 9,000 00
Stocks and bonds owned by the company, market value.....	1,007,930 00
Cash in the company's principal office and in bank.....	53,764 77
Premiums in due course of collection.....	81,885 25
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,152,580 02</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$500 00
Losses unadjusted, including all reported and supposed losses.....	33,585 00
Losses resisted, including interest, costs and expenses.....	29,400 00
Gross amount of claims for losses.....	63,485 00
Deduct re-insurance and salvage.....	<u>230 00</u>
Net amount of unpaid losses and claims.....	\$ 63,255 00
Amount required to safely re-insure all outstanding risks.....	687,568 24
All other demands against the company, viz: commissions, etc.....	14,650 51
Total amount of liabilities, except deposit capital and net surplus.....	765,473 75
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	187,106 27
Aggregate amount of liabilities including net surplus.....	<u>\$1,152,580 02</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$949,419 61
Received for interest and dividends from all sources.....	42,258 68
Aggregate amount of income received in cash.....	<u>\$991,678 29</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$657,086 64
Paid for commissions or brokerage.....	162,523 16
Salaries and other charges of officers, clerks and employes.....	82,122 10
Paid State, national and local taxes	23,114 73
All other expenditures, viz: general expenses.....	69,700 74
Aggregate amount of expenditures in cash.....	<u>\$994,547 37</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$109,296,465	\$1,288,055 87
Written during the year.....	102,784,062	1,191,305 03
Total.....	<u>\$212,080,527</u>	<u>\$2,479,360 90</u>
Deduct those expired and terminated.....	97,883,600	1,124,385 06
In force at end of the year.....	<u>\$114,196,927</u>	<u>\$1,354,975 84</u>
Deduct amount re-insured.....	2,550,458	34,519 36
Net amount in force.....	<u>\$111,646,469</u>	<u>\$1,320,456 48</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$165,569 00
Premiums received.....	2,237 97
Losses paid on risks taken.....	90 07
Losses incurred in Maine.....	90 07

IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENGLAND.

ORGANIZED IN 1803. COMMENCED BUSINESS IN 1803.

JOHN O. PAIGE, *Resident Manager*, 20 Kilby Street, Boston, Mass.

I, ASSETS.

Real estate owned by the company, unincumbered	\$451,634 70
Stocks and bonds owned by the company, market value	941,500 31
Cash in the company's principal office and in bank	53,679 10
Interest due and accrued	8,488 62
Premiums in due course of collection	155,076 24
Rents due and accrued	4,301 59
All other assets	2,357 20
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$1,617,037 76

II. LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$26,352 44
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	47,216 88
Losses resisted, including interest, costs and other expenses thereon	24,311 30
<hr/>	
Total gross amount of claims for losses	97,880 62
Deduct re-insurance thereon	2,491 78
<hr/>	
Net amount of unpaid losses	95,388 84
Total unearned premiums	766,415 35
All other demands against the company, absolute and contingent, due and to become due, admitted and contested	26,385 41
<hr/>	
Total amount of liabilities except deposit capital and net surplus	888,189 60
Deposit capital	200,000 00
Surplus beyond all liabilities	528,848 16
<hr/>	
Aggregate amount of all liabilities including net surplus	\$1,617,037 76

III. INCOME DURING THE YEAR.

Net cash actually received for premiums	\$1,087,912 15
Received for interest and dividends on stocks and bonds, collateral loans and from all other sources	31,070 83
Received for rents	16,629 32
Income received from all other sources	297 84
Aggregate amount of income actually received during the year in cash	\$1,135,910 14

IV. EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (fire)	\$771,847 87
Deduct all amounts actually received for salvages	67,418 64
Net amount paid during the year for losses.	\$704,429 23
Paid for commissions or brokerage	203,025 57
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employees	114,878 55
Paid for State, national and local taxes	39,199 69
All other payments and expenditures, viz: general expenses	32,009 97
Aggregate amount of actual expenditures during the year in cash,	\$1,093,543 01

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$120,758,788 26	\$1,425,086 64
Written during the year	122,857,657 41	1,320,769 65
Total	\$243,616,445 67	\$2,745,856 29
Deduct those expired and terminated	107,901,561 88	1,209,818 75
In force at end of the year	\$135,714,883 79	\$1,536,037 54
Deduct amount re-insured	5,008,138 80	61,564 43
Net amount in force	\$130,706,744 99	\$1,474,473 11

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,946,919 00
Premiums received	29,964 22
Losses paid on risks taken	10,743 35
Losses incurred in Maine	13,773 35

LANCASHIRE INSURANCE COMPANY,
MANCHESTER, ENGLAND.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

E. LITCHFIELD, *Manager*, 40 Pine St., New York.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 240,161 77
Stocks and bonds owned by the company, market value.....	1,442,116 25
Cash in the company's principal office and in bank.....	44,069 36
Premiums in due course of collection	154,334 27
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,880,681 65</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$27,689 24
Losses unadjusted, including all reported and supposed losses.....	83,443 95
Losses resisted, including interest, costs and expenses	18,676 55
Net amount of unpaid losses and claims.....	<u>\$129,809 74</u>
Amount required to safely re-insure all outstanding risks.....	980,263 40
All other demands against the company, viz: commissions, etc.....	14,000 00
Total amount of liabilities, except deposit capital and net surplus.....	1,124,073 14
Deposit capital	200,000 00
Surplus beyond deposit capital.....	556,608 51
Aggregate amount of liabilities including net surplus.....	<u>\$1,880,681 65</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,454,982 43
Received for interest and dividends from all sources.....	66,777 72
Aggregate amount of income received in cash.....	<u>\$1,521,760 15</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$996,809 08
Paid for commissions or brokerage.....	298,630 88
Salaries and other charges of officers, clerks and employes.....	174,484 47
Paid State, national and local taxes.....	33,094 12
Aggregate amount of expenditures in cash.....	<u>\$1,503,018 55</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$168,689,660	\$1,679,268 93
Written during the year.....	181,535,862	1,772,476 25
Total.....	\$350,225,522	\$3,451,745 18
Deduct those expired and terminated.....	157,380,084	1,549,425 00
In force at the end of the year.....	\$192,845,438	\$1,902,320 18
Deduct amount re-insured.....	2,463,474	22,445 48
Net amount in force.....	\$190,381,964	\$1,879,874 70

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$813,401 00
Premiums received.....	12,544 76
Losses paid on risks taken.....	3,598 51
Losses incurred in Maine.....	3,493 57

LION FIRE INSURANCE COMPANY, LONDON, ENGLAND.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1880.

M. BENNETT, JR., *Manager*, Hartford, Conn.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$174,800 00
Stocks and bonds owned by the company, market value.....	452,700 00
Loans secured by collaterals	11,000 00
Cash in the company's principal office and in bank	77,665 08
Interest due and accrued.....	7,326 83
Premiums in due course of collection	54,997 71
All other assets.....	4,754 55
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$785,244 17

II. LIABILITIES.

Losses adjusted and unpaid.....	\$10,992 77
Losses unadjusted, including all reported and supposed losses	30,639 00
Losses resisted, including interest, costs and expenses	5,812 08
<hr/>	
Net amount of unpaid losses and claims.....	\$ 47,443 85
Amount required to safely re-insure all outstanding risks.....	259,258 29
All other demands against the company, viz: commissions, etc.....	8,877 08
<hr/>	
Total amount of liabilities, except deposit capital and net surplus.....	315,579 22
Deposit capital	200,000 00
Surplus beyond deposit capital.....	267,664 95
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$783,244 17

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$416,331 50
Received for interest and dividends from all sources.....	25,408 64
<hr/>	
Aggregate amount of income received in cash	\$441,740 14

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$326,648 77
Paid for commissions or brokerage	70,388 58
Salaries and other charges of officers, clerks and employes	30,368 51
Paid State, national and local taxes	11,717 63
All other expenditures, viz: general expenses	24,406 86
Aggregate amount of expenditures in cash	\$463,530 35

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$51,431,462	\$691,715 54
Written during the year	60,409,964	708,954 37
Total	\$111,841,426	\$1,400,669 91
Deduct those expired and terminated	58,362,850	717,852 95
In force at end of the year	\$53,478,576	\$682,816 96
Deduct amount re-insured	15,303,101	181,083 17
Net amount in force	\$38,175,475	\$501,733 79

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$60,100 00
Premiums received	614 93

**LIVERPOOL AND LONDON AND GLOBE INSUR-
ANCE COMPANY,
LIVERPOOL, ENGLAND.**

INCORPORATED IN 1836. COMMENCED BUSINESS IN THE UNITED STATES IN 1848.

HENRY W. EATON, *Resident Manager*, 45 William St., New York, N. Y.

I. ASSETS.

Real estate owned by the company, unincumbered	\$1,499,600 00
Loans on bond and mortgage (first liens).	1,954,850 00.
Stocks and bonds owned by the company, market value	2,345,650 00.
Loans secured by collaterals.....	13,430 00.
Cash in the company's principal office and in bank	831,952 38.
Interest due and accrued.....	26,424 54.
Premiums in due course of collection.....	647,653 47
Rents due and accrued	17,695 92

Aggregate of all the admitted assets of the company at their actual value.....\$7,337,156 31

II. LIABILITIES.

Losses adjusted and unpaid.....	\$6,622 99
Losses unadjusted, including all reported and supposed losses.....	441,362 00
Losses resisted, including interest, costs and expenses . . .	42,465 00
Gross amount of claims for losses.....	490,449 99
Deduct re-insurance and salvage.....	98,895 09
Net amount of unpaid losses and claims	\$ 391,554 90
Amount required to safely re-insure all outstanding risks.....	3,222,615 54
All other demands against the company, viz: commissions, etc.....	684,078 07
Total amount of liabilities except deposit capital and net surplus.....	4,298,248 51
Deposit capital	200,000 00
Surplus beyond deposit capital.....	2,838,907 80

Aggregate amount of liabilities including net surplus.....\$7,337,156 31

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$4,273,371 92
Received for interest and dividends from all sources.....	243,296 22
Aggregate amount of income received in cash.....	\$4,516,668 14

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$2,803,933 46
Paid for commissions or brokerage.....	791,479 80
Salaries and other charges of officers, clerks and employees.....	222,713 68
Paid State, national and local taxes	83,906 70
All other expenditures, viz: general expenses.....	200,937 73
Aggregate amount of expenditures in cash.....	\$4,102,971 37

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.....	\$590,711,333	\$5,666,373 35
Written or renewed during the year.....	805,558,920	5,479,209 07
Total.....	\$1,196,270,253	\$11,145,582 42
Deduct those expired and marked off as terminated ...	484,387,412	4,410,785 55
In force at the end of the year.....	\$711,882,841	\$6,734,796 87
Deduct amount re-insured.....	61,161,821	487,436 16
Net amount in force	\$650,721,020	\$6,247,360 71

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$4,498,535 00
Premiums received.....	61,238 75
Losses paid on risks taken.....	44,614 69
Losses incurred in Maine.....	41,529 69

**LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY,
LIVERPOOL, ENGLAND.**

INCORPORATED IN 1861. COMMENCED BUSINESS IN THE UNITED STATES IN 1879.

J. BEAVAN, *Manager*, 36 Nassau St., New York, N. Y.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$1,782,691 00
Cash in the company's principal office and in bank	170,936 70
Premiums in due course of collection	150,462 11
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$2,104,079 81

II. LIABILITIES.

Losses adjusted and unpaid	\$44,473 84
Losses unadjusted, including all reported and supposed losses	108,797 98
Losses resisted, including interest, costs and expenses ..	19,325 26
<hr/>	
Gross amount of claims for losses	172,597 08
Deduct re-insurance and salvage	11,323 15
<hr/>	
Net amount of unpaid losses and claims	\$161,273 93
Amount required to safely re-insure all outstanding risks	1,122,479 81
All other demands against the company, viz: commissions, etc	27,982 21
<hr/>	
Total amount of liabilities, except deposit capital and net surplus	1,311,735 95
Deposit capital	200,000 00
Surplus beyond deposit capital	592,343 86
<hr/>	
Aggregate amount of liabilities including net surplus	\$2,104,079 81

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire) ..	\$1,553,943 54
Received for interest and dividends from all sources	77,523 23
<hr/>	
Aggregate amount of income received in cash	\$1,631,466 77

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$1,022,216 77
Paid for commissions or brokerage.....	314,289 89
Salaries and other charges of officers, clerks and employes.....	69,891 33
Paid State, national and local taxes	32,992 63
All other expenditures, viz: general expenses.....	88,623 86
Aggregate amount of expenditures in cash.....	\$1,528,204 48

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$203,161,772	\$2,054,774 30
Written during the year.....	206,223,095	1,994,705 71
Total.....	\$409,384,867	\$4,049,480 00
Deduct those expired and terminated	185,034,808	1,802,051 28
In force at end of the year.....	\$224,350,059	\$2,247,428 73
Deduct amount re-insured	7,914,869	95,013 45
Net amount in force.....	\$216,401,190	\$2,152,405 28

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire)	\$1,022,715 00
Premiums received.....	14,751 48
Losses paid on risks taken.....	6,368 69
Losses incurred in Maine.....	6,144 91

LONDON ASSURANCE CORPORATION,

LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN THE UNITED STATES IN 1872.

GEORGE M. MARKS, *Manager*, 69 Wall St., New York.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,478,815 00
Cash in the company's principal office and in bank.....	62,156 35
Premiums in due course of collection	120,082 95
Aggregate of all the admitted assets of the company at their actual value	\$1,661,054 30

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 74,833 33
Amount required to safely re-insure all outstanding risks.....	} 673,814 06
All other demands against the company, viz: commissions, etc.....	
Total amount of liabilities, except capital stock and net surplus.....	748,647 39
Deposit capital	200,000 00
Surplus beyond deposit capital.....	712,406 91
Aggregate amount of liabilities including net surplus.....	\$1,661,054 30

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$868,056 35
Received for interest and dividends from all sources.....	54,676 46
Aggregate amount of income received in cash.....	\$922,732 81

IV EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$576,925 94
Paid for commissions or brokerage	173,445 69
Salaries and other charges of officers, clerks and employes.....	63,163 06
Paid for State, national and local taxes.....	23,545 66
All other expenditures, viz: general expenses.....	51,189 80
Aggregate amount of expenditures in cash.....	\$892,270 05

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$132,721,126	\$1,176,727 03
Written during the year.....	138,220,309	1,064,306 94
Total.....	\$270,941,435	\$2,241,033 97
Deduct those expired and terminated.....	113,256,642	925,674 83
In force at the end of the year.....	\$157,684,793	\$1,315,359 14
Deduct amount re-insured.....	6,190,958	36,254 16
Net amount in force.....	\$151,493,835	\$1,280,104 99

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$896,550 00
Premiums received.....	10,419 82
Losses paid on risks taken.....	6,206 00
Losses incurred in Maine.....	7,571 00

NORTHERN ASSURANCE COMPANY, LONDON, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

HOWARDS. WHEELOCK, *General Manager for New England, 27 Kilby St., Boston, Mass.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$114,505 44
Stocks and bonds owned by the company, market value	1,187,111 50
Cash in the company's principal offices and in bank.....	75,031 99
Interest due and accrued.....	10,946 50
Premiums in due course of collection	125,478 01
All other assets.....	846 77
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$1,513,920 21

II. LIABILITIES.

Losses adjusted and unpaid, not due.....	\$37,228 01
Losses unadjusted, including all reported and supposed losses.....	48,111 75
Losses resisted, including interest, costs and expenses.....	20,751 00
<hr/>	
Gross amount of claims for losses.....	106,090 76
Deduct re-insurance and salvage.....	3,036 89
<hr/>	
Net amount of unpaid losses and claims.....	\$103,053 87
Amount required to safely re-insure all outstanding risks	731,031 79
All other demands against the company, viz: commissions, etc.....	22,912 33
<hr/>	
Total amount of liabilities, except deposit capital and net surplus.....	856,997 99
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	466,922 22
<hr/>	
Aggregate amount of liabilities including net surplus	\$1,513,920 21

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$944,443 07
Received for interest and dividends from all sources.....	44,287 96
Income from all other sources.....	1,034 50
<hr/>	
Aggregate amount of income received in cash	\$989,765 53

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$689,737 94
Paid for commissions or brokerage.....	160,006 77
Salaries and other charges of officers, clerks and employes	65,515 79
Paid State, national and local taxes.. ..	27,399 65
All other expenditures, viz: general expenses, including \$8,072.76, completing construction of company's building, 38 Pine Street, New York,	104,121 81
Aggregate amount of expenditures in cash.....	\$1,046,781 96

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$131,318,052	\$1,389,613 34
Written during the year.....	112,835,165	1,151,673 69
Total	\$244,153,217	\$2,541,287 03
Deduct those expired and terminated	107,191,670	1,084,342 00
In force at the end of the year.....	\$136,961,547	\$1,456,945 03
Deduct amount re-insured.....	4,501,858	46,719 79
Net amount in force.....	\$132,459,689	\$1,410,225 24

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$900,508 67
Premiums received	11,743 56
Losses paid on risks taken.....	3,265 46
Losses incurred in Maine	5,800 46

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH, GREAT BRITAIN.

INCORPORATED IN 1809. COMMENCED BUSINESS IN THE UNITED STATES IN 1866.

SAMUEL P. BLAGDEN, *Manager*, 54 William St., New York, N Y.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$3,069,372 00
Cash in the company's principal office and in bank	76,657 53
Interest due and accrued	52,986 00
Premiums in due course of collection	249,868 75
All other assets	1,622 10

Aggregate of all the admitted assets of the company at their actual
value \$3,450,526 38

II. LIABILITIES.

Losses adjusted and unpaid	\$66,434 39
Losses unadjusted, including all reported and supposed losses	109,601 45
Losses resisted, including interest, costs and expenses	15,737 59
Gross amount of claims for losses	191,773 43
Deduct re-insurance and salvage	8,959 61
Net amount of unpaid losses and claims	\$ 182,813 82
Amount required to safely re-insure all outstanding risks	1,450,481 41
All other demands against the company, viz: commissions, etc.	5,663 21
Total amount of liabilities, except deposit capital and net surplus	1,638,958 44
Deposit capital	200,000 00
Surplus beyond deposit capital	1,611,567 94

Aggregate amount of liabilities including deposit capital and net
surplus \$3,450,526 38

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,893,191 92
Received for interest and dividends from all sources	147,627 12
Aggregate amount of income received in cash	\$2,040,819 04

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$1,280,599 27
Paid for commissions or brokerage.....	314,308 25
Salaries and other charges of officers, clerks and employees.....	232,116 71
Paid State, national and local taxes.....	49,561 95
All other expenditures, viz: general expenses.....	70,506 15
Aggregate amount of expenditures in cash.....	<u>\$1,947,092 33</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$286,852,810	\$2,951,360 64
Written during the year.....	243,516,413	2,384,940 20
Total.....	<u>\$530,369,223</u>	<u>\$5,336,300 84</u>
Deduct those expired and terminated.....	253,586,032	2,367,927 38
In force at end of the year.....	<u>\$276,783,191</u>	<u>\$2,968,373 46</u>
Deduct amount re-insured	21,968,709	197,080 23
Net amount in force.....	<u>\$254,794,482</u>	<u>\$2,771,293 23</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,595,127 00
Premiums received.....	22,600 93
Losses paid on risks taken.....	4,202 42
Losses incurred in Maine	5,661 82

**NORWICH UNION FIRE INSURANCE SOCIETY,
NORWICH, ENGLAND.**

INCORPORATED IN 1797. COMMENCED BUSINESS IN THE UNITED STATES IN 1879.

J. MONTGOMERY HARE, *Resident Manager*, 67 Wall Street, New York, N. Y.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$1,212,115 00
Cash in the company's principal office and in bank	208,064 30
Interest due and accrued	10,591 66
Premiums in due course of collection	74,860 25

Aggregate of all the admitted assets of the company at their actual
value \$1,505,631 21

II. LIABILITIES.

Losses adjusted and unpaid	} \$96,146 65
Losses unadjusted, including all reported and supposed losses	
Deduct re-insurance and salvage	6,131 76
Net amount of unpaid losses and claims	\$90,014 89
Amount required to safely reinsure all outstanding risks	747,944 73
All other demands against the company, viz: commissions, etc.	18,824 21
Total amount of liabilities except deposit capital and net surplus	856,783 83
Deposit capital	200,000 00
Surplus beyond deposit capital	448,847 38

Aggregate amount of liabilities including net surplus \$1,505,631 21

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,019,597 31
Received for interest and dividends from all sources	51,068 13

Aggregate amount of income received in cash \$1,070,665 44

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$662,075 05
Paid for commissions or brokerage	183,658 34
Salaries and other charges of officers, clerks and employes	71,303 94
Paid State, national and local taxes	13,359 92
All other expenditures, viz: general expenses	69,821 83

Aggregate amount of expenditures in cash \$1,000,219 08

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$128,927,986	\$1,299,281 70
Written during the year.....	132,979,191	1,270,660 28
Total	\$261,907 177	\$2,569,941 98
Deduct those expired and terminated ..	117,396,776	1,066,732 03
In force at end of the year .	\$149,510,401	\$1,503,209 95
Deduct amount re-insured.....	7,126,949	70,779 70
Net amount in force.	\$142,383,452	\$1,432,430 25

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).	\$742,871 00
Premiums received.....	11,053 20
Losses paid on risks taken.....	3,197 37
Losses incurred in Maine.....	2,795 60

PHENIX ASSURANCE COMPANY, LONDON, ENGLAND.

INCORPORATED IN 1782. COMMENCED BUSINESS IN THE UNITED STATES IN 1879.

ALEXANDER D. IRVING *Manager*, 67 Wall Street, New York.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,518,465 00
Cash in the company's principal office and in bank.....	199,529 97
Premiums in due course of collection.....	248,137 00
Aggregate of all the admitted assets of the company at their actual value	\$1,966,131 97

II. LIABILITIES.

Losses adjusted and unpaid.....	\$ 57,285 00
Losses unadjusted, including all reported and supposed losses.....	239,544 00
Losses resisted, including interest, costs and expenses.....	11,468 00
Gross amount of claims for losses	308,297 00
Deduct re-insurance and salvage	116,569 00
Net amount of unpaid losses and claims..	\$ 191,728 00
Amount required to safely re-insure all outstanding risks	1,065,023 82
All other demands against the company, viz: commissions, etc.....	149,261 66
Total amount of liabilities, except deposit capital and net surplus	1,406,013 48
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	360,118 49
Aggregate amount of liabilities including net surplus.....	\$1,966,131 97

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,295,691 84
Received for interest and dividends from all sources.....	58,900 00
Aggregate amount of income received in cash.....	\$1,354,591 84

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$955,432 30
Paid for commissions or brokerage	271,465 23
Salaries and other charges of officers, clerks and employees	72,452 06
Paid State, national and local taxes	45,913 59
All other expenditures, viz: general expenses	57,508 96
Aggregate amount of expenditures in cash	\$1,402,772 14

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$223,933,565	\$2,099,432 84
Written during the year	242,925,542	2,022,260 74
Total	\$466,859,107	\$4,121,693 58
Deduct those expired and terminated	185,591,539	1,607,031 18
In force at end of the year	\$281,267,568	\$2,514,662 40
Deduct amount re-insured	50,566,726	414,683 11
Net amount in force	\$230,700,842	\$2,099,979 29

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$1,014,049 00
Premiums received	15,844 59
Losses paid on risks taken	16,268 38
Losses incurred in Maine	13,065 00

**QUEEN INSURANCE COMPANY,
LIVERPOOL, ENGLAND.**

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1866.

JAS. A. MACDONALD *Manager*, 60 Wall St., New York.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 30,000 00
Stocks and bonds owned by the company, market value.....	1,790,862 50
Cash in the company's principal office and in bank	335,010 62
Interest due and accrued.....	6,783 33
Premiums in due course of collection	29,652 27
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$2,192,308 62

II. LIABILITIES.

Losses adjusted and unpaid.....	\$70,401 72
Losses unadjusted, including all reported and supposed losses	64,810 00
Losses resisted, including interest, costs and expenses	14,650 00
<hr/>	
Gross amount of claims for losses.....	149,861 72
Deduct re-insurance and salvage.....	5,840 20
<hr/>	
Net amount of unpaid losses and claims.....	\$ 144,021 52
Amount required to safely re-insure all outstanding risks.....	1,178,833 32
All other demands against the company, viz: commissions, etc.....	13,662 49
<hr/>	
Total amount of liabilities, except deposit capital and net surplus.....	1,336,517 33
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	655,791 29
<hr/>	
Aggregate amount of all liabilities including net surplus.....	\$2,192,308 62

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$1,475,924 02
Received for interest and dividends.....	78,135 17
Income from all other sources.....	3,039 86
<hr/>	
Aggregate amount of income received in cash.....	\$1,556,099 05

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$880,160 23
Paid for commissions or brokerage... ..	221,612 58
Salaries and other charges of officers, clerks and employees.....	103,142 72
Paid State, national and local taxes.....	43,526 36
All other expenditures, viz: general expenses.....	90,110 05
Aggregate amount of expenditures in cash.....	\$1,338,551 84

V. MI-CELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$208,706,687	\$2,389,958 56
Written or renewed during 1889	165,432,109	1,823,467 66
Totals	\$374,138,796	\$4,113,426 22
Deduct expirations and cancellations	159,967,967	1,748,024 58
In force at the end of the year 1889.....	\$214,170,829	\$2,365,401 64
Deduct amount re-insured.....	7,261,455	72,153 87
Net amount in force.	\$206,909,374	\$2,293,247 77

BUSINESS IN THE STATE OF MAINE DURING THE YEAR

Risks taken (fire).....	\$1,403,760 00
Premiums received.....	16,016 99
Losses paid on risks taken.. ..	8,116 98

**ROYAL INSURANCE COMPANY,
LIVERPOOL, ENGLAND.**

INCORPORATED IN 1845. COMMENCED BUSINESS IN THE UNITED STATES IN 1851.

E. F. BEDDALL, *United States Manager*, 50 Wall St., New York

I. ASSETS.

Real estate owned by the company, unincumbered	\$1,818,200 10
Stocks and bonds owned by the company, market value.....	2,797,515 00
Loans secured by collaterals	50,000 00
Cash in the company's principal office and in bank	222,872 09
Interest due and accrued.....	5,608 33
Premiums in due course of collection	495,397 48
All other assets.....	17,142 97
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$6,406,735 97

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$359,460 44
Losses resisted, including interest, costs and expenses	53,913 00
<hr/>	
Gross amount of claims for losses	413,373 44
Deduct re-insurance and salvage.....	95,492 28
<hr/>	
Net amount of unpaid losses and claims.....	\$ 317,881 16
Amount required to safely re-insure all outstanding risks.....	2,799,107 77
All other demands against the company, viz: commissions, etc.....	205,112 49
<hr/>	
Total amount of liabilities, except deposit capital and net surplus..	3,322,101 42
Deposit capital	200,000 00
Surplus beyond liabilities in the United States	1,884,634 55
<hr/>	
Aggregate amount of liabilities including net surplus	\$5,406,735 97

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$3,079,211 93
Received for interest and dividends from all sources.....	116,113 42
Income from all other sources.....	81,414 53
<hr/>	
Aggregate amount of income received in cash.....	\$3,276,739 88

IV. EXPENDITURES.

Net amount paid for losses (fire)	\$1,735,924 17
Paid for commissions or brokerage.....	562,846 62
Salaries and other charges of officers, clerks and employees.....	159,376 61
Paid State, national and local taxes.....	69,552 88
All other expenditures, viz: general expenses	244,140 36
Aggregate amount of expenditures in cash.....	\$2,771,840 54

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$459,484,143 41	\$4,435,020 80
Written during the year.....	493,239,065 21	4,026,009 16
Totals	\$952,723,208 62	\$8,461,029 96
Deduct those expired and terminated.....	384,306,287 85	3,214,841 38
In force at the end of the year	\$568,416,920 77	\$5,246,188 58
Deduct amount re-insured.....	56,193,878 52	415,892 47
Net amount in force.	\$512,222,042 25	\$4,830,296 11

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$3,934,900 68
Premiums received.....	63,091 10
Losses paid on risks taken.....	30,006 51
Losses incurred in Maine.....	32,897 98

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

INCORPORATED IN 1824. COMMENCED BUSINESS IN THE UNITED STATES IN 1880.

M. BENNETT, JR, *Manager*, Hartford, Conn

I. ASSETS.

Loans on bond and mortgage (first liens).	\$801,250 00
Stocks and bonds owned by the company, market value	734,828 01
Cash in the company's principal office and in bank	62,285 90
Interest due and accrued	18,031 91
Premiums in due course of collection	49,076 50
All other assets	8,286 48

Aggregate of all the admitted assets of the company at their actual
value \$1,673,758 80

II. LIABILITIES.

Losses adjusted and unpaid	\$28,073 50
Losses unadjusted, including all reported and supposed losses	27,740 00
Losses resisted, including interest, costs and expenses	4,212 08
Net amount of unpaid losses and claims	\$ 60,025 58
Amount required to safely re-insure all outstanding risks	340,962 35
All other demands against the company, viz: commissions, etc.	8,547 55
Total amount of liabilities except deposit capital and net surplus	409,535 48
Deposit capital	200,000 00
Surplus beyond deposit capital	1,064,223 32

Aggregate amount of liabilities including net surplus \$1,673,758 80

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire)	\$502,875 81
Received for interest and dividends from all sources	61,451 04
Aggregate amount of income received in cash	\$564,326 85

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire).....	\$354,033 00
Cash dividends actually paid.....	84,881 93
Paid for commissions or brokerage.....	30,057 92
Salaries and other charges of officers, clerks and employees.....	16,398 83
Paid State, national and local taxes	19,168 97
Aggregate amount of expenditures in cash.....	\$504,540 65

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.....	\$82,826,496	\$948,408 23
Written or renewed during the year.....	90,444,133	967,121 42
Total.....	\$173,270,629	\$1,915,529 65
Deduct those expired and terminated.....	83,662,406	915,238 90
In force at the end of the year.....	\$89,608,223	\$1,000,290 75
Deduct amount re-insured.....	29,274,903	349,118 46
Net amount in force.....	\$60,333,320	\$651,172 29

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire).....	\$200,450 00
Premiums received.....	2,214 40
Losses incurred in Maine.....	4,043 12

SUN FIRE OFFICE, LONDON, ENGLAND.

INCORPORATED IN 1710. COMMENCED BUSINESS IN UNITED STATES, 1882.

J. J. GUILLE, *Manager*, 30 Nassau St., New York,

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$149,756 23
Loans on bond and mortgage (first liens).....	678,000 00
Stocks and bonds owned by the company, market value	636,060 00
Cash in the company's principal offices and in bank	245,715 65
Interest due and accrued.	25,290 01
Premiums in due course of collection	221,509 16
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,956,331 05</u>

II. LIABILITIES

Losses adjusted and unpaid	\$45,905 49
Losses unadjusted, including all reported and supposed losses.....	66,107 00
Losses resisted, including interest, costs and expenses.....	11,810 00
Net amount of unpaid losses and claims.....	<u>\$124,820 49</u>
Amount required to safely re-insure all outstanding risks	961,322 68
All other demands against the company, viz: commissions, etc.....	52,578 00
Total amount of liabilities, except deposit capital and net surplus.....	1,138,721 17
Deposit capital.....	200,000 00
Surplus beyond deposit capital.....	617,609 88
Aggregate amount of all liabilities including net surplus	<u>\$1,956,331 05</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (fire).....	\$1,211,377 00
Received for interest and dividends from all sources.....	72,791 75
Aggregate amount of income received in cash.....	<u>\$1,284,168 75</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (fire)	\$795,100 56
Paid for commissions or brokerage.....	210,064 53
Salaries and other charges of officers, clerks and employes	64,876 94
Paid State, national and local taxes.. ..	26,176 31
All other expenditures, viz: general expenses	116,187 32
Aggregate amount of expenditures in cash.....	\$1,212,405 66

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$191,301,946	\$1,907,895 21
Written or renewed during 1889	147,303,351	1,583,133 43
Total	\$338,605,297	\$3,491,028 64
Deduct those expired and marked off as terminated in 1889	139,936,883	1,500,935 19
In force at the end of the year 1889.....	\$198,668,414	\$1,990,093 45
Deduct amount re-insured	7,551,600	76,674 00
Net amount in force.....	\$191,116,814	\$1,913,419 45

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$625,965 00
Premiums received	7,195 00
Losses paid on risks taken.....	685 00
Losses incurred in Maine.....	1,839 00

WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

A. M. SMITH, *President.*J. J. KENNY, *Managing Director.*

I. ASSETS.

Stocks and bonds owned by the company, market value	\$831,497 50
Cash in the company's principal office and in bank	62,460 94
Bills receivable	39,169 46
Premiums in due course of collection	118,487 68

Aggregate of all the admitted assets of the company at their actual value \$1,051,615 58

II. LIABILITIES.

Losses adjusted and unpaid	} \$70,412 11	
Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, costs and expenses		4,800 00
Net amount of unpaid losses and claims		\$ 75,212 11
Amount required to safely re-insure all outstanding risks		515,708 59
All other demands against the company, viz: commissions, etc.		15,454 91
Total amount of liabilities except deposit capital and net surplus		606,375 61
Deposit capital		200,000 00
Surplus beyond deposit capital		245,239 97

Aggregate amount of liabilities including net surplus \$1,051,615 58

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net cash received for premiums	\$844,393 72	\$396,111 97	\$1,240,505 69
Received for interest and dividends from all sources			33,243 68
Aggregate amount of income received in cash			\$1,273,749 37

IV. EXPENDITURES DURING THE YEAR

	<i>Fire.</i>	<i>Inland</i>	
Net amount paid for losses.....	\$551,661 34	\$366,468 83	\$918,130 17
Paid for commissions or brokerage.....			228,294 72
Salaries and other charges of officers, clerks and employes....			26,600 00
Paid State, national and local taxes			26,771 39
All other expenditures, viz: general expenses			91,778 68
Aggregate amount of expenditures in cash.....			\$1,291,574 96

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks</i>	<i>Premiums.</i>	<i>Marine or Inland Risks.</i>	<i>Premiums.</i>
In force December 31, 1888	\$71,153,896	\$ 954,485 73	\$ 3,113,060	\$ 92,434 58
Written during 1889.. . . .	73,783,697	1,009,312 06	81,932,039	556,680 54
Total	\$144,937,593	\$1,963,797 79	\$85,045,099	\$649,095 12
Deduct those expired and marked off as termi- nated	74,107,456	997,675 54	82,790,625	539,042 05
In force at the end of the year 1889	\$70,830,137	\$966,122 25	\$2,254,474	\$90,053 07
Deduct amount re-insured	2,791,642	43,425 27	5,400	14,341 70
Net amount in force...	\$68,035,495	\$922,696 98	\$2,249,074	\$75,711 37

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fire)	\$266,354 00
Premiums received.....	3,963 59
Losses paid on risks taken.....	1,371 27
Losses incurred in Maine	674 14

LICENSED BROKERS AND AGENTS.

LICENSED BROKERS AND LICENSED AGENTS OF FIRE, FIRE-MARINE
AND MARINE INSURANCE COMPANIES AUTHORIZED TO
TRANSACTION BUSINESS IN THE STATE OF MAINE.

(187)

SECTIONS 73 AND 74, CHAPTER 49, REVISED STATUTES OF MAINE.

'Section 73. No person shall act as agent of an insurance company until there has been filed with the commissioner a duplicate power of attorney from the company, or its authorized agent, empowering him to act, or a certificate from the company setting forth that such person has been duly appointed and authorized as agent thereof. Upon filing such power or certificate the commissioner shall issue a license to him, if the company is a domestic company or has received a license to do an insurance business in this state; and such license shall continue until the first day of the next July, and may be renewed from year to year on producing a certificate from the company that his agency is continued. For each such license or renewal, the commissioner shall receive one dollar. And if any person solicits, receives, or forwards any risk or application for insurance to any company, without first receiving such license, or fraudulently assumes to be an agent, and thus procures risks and receives money for premiums, he shall be punished by a fine not exceeding fifty dollars or imprisonment not exceeding sixty days for each offense, but any policy issued on such application binds the company if otherwise valid. Agents of duly authorized insurance companies may place risks with agents of other duly authorized companies when necessary for the adequate insurance of property.

'Section 74. Any person may be licensed by the commissioner as a broker to negotiate contracts of insurance, and to effect insurance for others than himself for a compensation, and by virtue of such license he may place risks or effect insurance with any company of this state, or with the agents of any foreign company who have been licensed to do business in this state, but with no other. For such license he shall pay five dollars authorizing him thus to act until the first day of the next July; and on the payment of a similar fee, his license may be renewed from year to year, ending on the first day of each July. Whoever, without such license, assumes to act as such broker, shall be punished by a fine not exceeding fifty dollars, or by imprisonment not more than sixty days for each offense, and licenses of insurance agents and brokers may be revoked by the commissioner upon conviction for the violation of any of the provisions of this and the preceding section.'

LICENSED BROKERS.

Alford, E. R. Old Town
 Allen, J. W. Mt. Vernon
 Austin, David S. North Berwick
 Baker, Chandler Bingham
 Barrett, T. B. Canaan
 Beal, F. O. Bangor
 Bennett, John. Parsonsfield
 Blackwell, Geo. P. Freeman
 Blunt, Jas. F., & Co. Mt. Vernon
 Bogart, Wm. E. Hampden Corner
 Bolles, Frank M. Portland
 Bowker, Geo. E. Brunswick
 Bowler, L. A. Bangor
 Boynton, O. W. Detroit
 Bradford, Calvin. Patten
 Brown, E. C. Old Town
 Burr, Chas. J. Brewer
 Buswell, Turner. Solon
 Butler, Edward A. Rockland
 Caine, Samuel M. Alfred
 Cargill, David. Livermore Falls
 Carll, Curtis S. Waterboro'
 Carpenter, Jas. M. Randolph
 Carr, R. W. Bowdoinham
 Carr, S. W., & Son. Bowdoinham
 Carter, G. A. & Co. Saco
 Chamberlain, J. A. Bristol
 Clark, Chas. H. Kennebunk
 Chinery, Daniel D. Portland
 Clute, Chas. H. North Berwick
 Colley, Horace F. Gray
 Collins, Ben. S. North Anson
 Cepp, Samuel. Corinna
 Cowdige, H. E. Lisbon Falls
 Cousins, S. H. Steep Falls
 Cram, A. P. Mt. Vernon
 Cummings, Jas. L. Norway
 Davis, E. P., & Co. Lewiston
 Davis, G. W. West Newfield
 Day, S. S. Anson
 Dewey, A. G., & Co. Portland
 Doyle, John D. Benedicta
 Dudley, Thomas. Wilton
 Dyer, Z. A. New Sharon
 Emery, S. B. Sanford
 Evans, James. East Hiram
 Fairbanks, H. N. Bangor
 Field, Geo. W. Oakland
 Field, J. L. Hartland
 Fogg, Geo. H. Sanford
 Fox & Davis. Kesar Falls
 Freeman, E. Portland
 Frink, Edward A. So. Deer Isle
 Fuller, Francis H. Lincoln
 Fulton, Lewis M. Bowdoinham
 Gale, Harry E. Winthrop
 Garcelon, C. E.
 Goodwin, S. H. St. Albans
 Gould, Wm. E. Milo
 Hall, M. W. Dover
 Harding, Nathaniel. New Sharon
 Harmon, J. A. Rockport P. O.
 Harrington, C. A. South Norridgewock
 Haskell, O. S., & Son. Pittsfield
 Haskell, S. G. Deer Isle
 Hasty, Gilbert. Cornish
 Henderson, E. E. Brownville
 Holman, J. F. Athens

Ingalls, P. G. Razorville
 Johnson, Geo. W. Canaan
 Johnson, L. Orono
 Johnson, W. W. Madison
 Jones, Levi. Winthrop
 Jordan, M., & Son. Harrison
 Judkins & Murch. Newport
 Kenniston, G. B. Boothbay Harbor
 Kimball, Fremont. Trevett
 Ladd, Benj., & Son. East Jefferson
 Lancey, G. M. Hartland
 Lawrence, Geo. N. Augusta
 Libby, C. E. B. Locke's Mills
 Libby, Warren. South Hiram
 Longfellow, J. F. Montville
 Lowe, J. B. Roadfield
 Marr, W. T. Boothbay
 Meader, E. G. Waterville
 McIntosh, Miles W. Brownville
 McIntire, J. S. Solon
 Moore, A., & Son. North Anson
 Morrell, H. A. Pittsfield
 Morse Brothers. Bath
 Mutly, John. Brewer
 Nickerson, H. S. Pittsfield
 Nickerson, S., & Sons, Boothbay Harbor
 Nowell, Chas. H. Sanford
 Palmer, Edwin A. Bar Mills P. O.
 Parker, D. C. Danforth
 Paul, T. A. New Sharon
 Pettingill, Alden M. Portland
 Phinney, E. B. Saccarappa
 Pike, E. W. Cornish
 Pinkham, Paul C. Portland
 Prince, C. H. Buckfield
 Rand, W. B. Locke's Mills
 Reed, A. R. Waterville
 Robinson, A. J., & Co. Bangor
 Rigby, J. P. So. Newburgh
 Rowe, A. J. Norway
 Shaw, A. W. Westbrook
 Shaw, Benj. Portland
 Simpson, F. M. Carmel
 Small, Chas. O. Madison
 Smith, Albert G. Monmouth
 Spaulding & Stuart. Richmond
 Spofford, H. P. A. Deer Isle
 Stewart, T. J., & Co. Bangor
 Stubbs & Fogg. Strong
 Swasey, John O. Canton
 Taber, Geo., & Son. Vassalboro'
 Taylor, Chas. Unity
 Thompson, J. M. New Gloucester
 Throp, Loring. South Bristol
 Turner, J. B. Wayne
 Warren, Daniel. Bangor
 Wedgewood, Mrs. Fannie E. B., Cornish
 Washburn, W. W. China
 Webbing, Walter. Portland
 Weeks, Albion P. Cooper's Mills
 Wells, Frank. West Buxton
 Welt, Augustus. Waldoboro'
 Whitney, Amos. East Dixmont
 Whitten, J. R. Buckfield
 Wilbur, C. A. Madison
 Wilson, J. C. Old Town
 Woodsum, William. West Peru

LICENSED AGENTS

OF FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES
AUTHORIZED TO TRANSACT BUSINESS IN MAINE.

MAINE MUTUAL COMPANIES.

BANGOR.

A. J. Nash.....Addison
N. I. Jordan.....Auburn
Samuel P. Johnson.....Bangor
W. F. Thomas.....Belfast
Isaac Libbey.....Bradford
George V. Mills.....Brooksville
F. A. Simpson.....Carmel
Benj. F. Hopkins.....Carmel
Henry C. Holden.....Charleston
William Freeman.....Cherryfield
John Savage.....Corinth
A. P. Weeks.....Cooper's Mills
Charles W. Boynton.....Detroit
W. H. Judkins.....Dexter
Job Crocker.....Dixmont
H. V. Messenger.....Exeter
H. O. Perry.....Fort Fairfield
F. H. Jackson.....Foxcroft

L. H. Folsom.....Greenville
Charles F. Weed.....Houlton
George F. Mansfield.....Jonesport
Martin Snell.....Lagrange
Thomas H. Wiggin.....Levant
Mason H. Wilder.....Machias
George A. Hopkins.....Millbridge
M. L. Durgin, Jr.....Milo
Willis Richardson.....Old Town
Ameneas T. Coburn.....Patten
A. C. Perry.....Presque Isle
N. T. Talbot & Sons.....Rockport
J. W. Caldwell.....Sherman Mills
Henry H. Clark.....Southwest Harbor
Fred A. Noyes.....Sullivan
S. L. Tracy.....West Gouldboro
A. H. Crabtree.....Hancock

ELIOT AND KITTERY.

Samuel L. Paul.....Kittery
William R. Parker.....Kittery
James W. Hobbs.....South Berwick

John Gray.....South Berwick
Rufus A. Moody.....York
Appleton H. Tapley.....York

OXFORD COUNTY PATRONS.

William H. Toothaker.....Dixmont

PATRONS' ANDROSCOGGIN.

Fred A. Allen.....Auburn

STOCK COMPANIES OF OTHER STATES.

ÆTNA.

Macomber, Farr & Co.....	Augusta	Seth W. Fife	Fryeburg
D. M. Howard	Bangor	William B. Neal	Gardiner
J. H. & D. M. Humphreys	Bath	H. R. Millett	Gorham
Keating & Field.....	Belfast	J. H. Bradford	Houlton
Edward H. Gove.....	Biddeford	Joseph Titcomb.....	Kennebunk
George G. Wight.....	Bridgton	W. F. Moody.....	Kennebunkport
Thomas H. Kiley..	Brunswick	Chamberlin & Little.....	Lewiston
E. B. Gardner	Bucksport	P. H. Longfellow.....	Machias
Joseph A. Lee & Son	Calais	Freeland Howe.....	Norway
Milliken & Campbell.....	Cherryfield	P. A. Sawyer.....	Phillips
D. W. Chapman.....	Damariscotta	J. H. Coffin & Co.....	Portland
W. H. Juddkins.....	Dexter	Cochran, Baker & Cross.....	Rockland
Chas. W. Hume	Eastport	A. E. Morrison.....	Sanford
A. M. Bradley & Son ..	East Vassalboro'	Chas. H. Norwell.....	Sanford
Chas. C. Burrill	Ellsworth	Dinsmore & Bickford.....	Skowhegan
E. W. & F. E. McFadden.....	Fairfield	J. B. & F. T. Nealley....	South Berwick
Z. H. Greenwood	Farmington	W. B. Creamer.	Waldoboro'
John C. Kendall.....	Freeport	W. A. R. Boothby	Waterville
F. H. Jackson.....	Foxcroft	Mrs O. A. Stockbridge.....	Yarmouth

AMERICAN, MASS.

Blanchard & Blanchard.....	Augusta	Bradford, Gentle & Ludwig	Houlton
William H. Bradford..	Bangor	William Lydstov	Lewiston
William B. Olys.....	Bath	Palmer & Anderson....	Portland
Edwin Stone.....	Biddeford	Edwin Sprague	Rockland
Perry & Packard	Camden		

AMERICAN, N. J.

Herbert A. Harmon.....	Portland
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AMERICAN CENTRAL.

Prentiss Loring.....	Portland
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AMERICAN FIRE, N. Y.

M. I. Jordan.....	Auburn	C. M. De Rochemont.....	Kittery
Chas. B. Chick	Augusta	Warren Sparrow	Portland
William H. Bradford.....	Bangor	Edwin Sprague....	Rockland
Geo. M. Clark	Bath	George A. Carter & Co.....	Saco
Augustus Bailey.....	Gardiner	Charles K. Mathews.....	Waterville

AMERICAN FIRE, PA.

Frank T. Noble.....	Augusta	Wesley G. Smith.....	Old Orchard
John S. Kimball & Son	Bangor	Prentiss Loring.....	Portland
Garey & Randall	Biddeford	A. J. Brekine.....	Rockland
F. A. Conant & Co.....	Lewiston	Albert E. Davies	Waterville

ANGLO-NEVADA.

Chas. B. Chick.....	Augusta	Frank Nelson	Calais
J. W. McClure.....	Bangor	F. A. Conant & Co.....	Lewiston
E. S. Crosby.....	Bath	Warren Sparrow & Co.....	Portland
Garey & Randall	Biddeford	Cochran, Baker & Cross.....	Rockland
William F. Thomas.....	Belfast		

BOSTON MARINE.

Smith S. Randall.....	Augusta	Chase, Leavett & Co	Portland
D. M. Howard	Bangor	E. Freeman.....	Portland
E. B. Gardiner.....	Bucksport	Cubb, Wight & Co	Rockland
S. B. Hume & Son.....	Eastport	Cyrus Emery.....	Sullivan
Arthur L. Berry & Co.....	Gardiner		

BUFFALO GERMAN.

Richard Kelleher	Bangor	William Allen, Jr	Portland
Edwin Stone	Biddeford	Andrew J. Erskine	Rockland
F. A. Conant.....	Lewiston		

CALIFORNIA.

Miller & Latham	Auburn	Arthur L. Berry & Co.....	Gardiner
N. I. Jordan	Auburn	William Allen, Jr	Portland
Macomber, Farr & Co.....	Augusta		

CITIZENS'.

Jordan & Hackett	Auburn	George W. Fiske	Ellsworth
Macomber, Farr & Co	Augusta	William Allen, Jr	Portland
William F. Curran	Bangor		

COMMERCE.

Joseph H. Webster	Portland
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CONNECTICUT FIRE.

Nathaniel I. Jordan	Auburn	Perry & Packard.....	Camden
Macomber, Farr & Co.....	Augusta	M. Cousens & Sons	Kennebunkport
Blake, Barrows & Brown	Bangor	Bechard & Callahan	Lewiston
Grant, Lynam & Co	Bar Harbor	Freeland Howe	Norway
Edward H. Gove	Biddeford	Palmer & Anderson	Portland
William M. Pennell.....	Brunswick	Cochran, Baker & Cross.....	Rockland
Joseph A. Lee & Son.....	Calais		

CONTINENTAL.

Miller & Latham.. ..	Auburn	W. D. Little & Co.....	Portland
Macomber, Farr & Co	Augusta	Paul C. Pinkham	Portland
J. W. McClure	Bangor	Andrew J. Erskine	Rockland
James B. Drake	Bath	Alvin A. Dennett.....	Saco
Perry & Packard ..	Camden	Geo. A. Carter & Co	Saco
H. K. Morrell & Son.....	Gardiner	Thomas A. Carr.....	Thomaston
F. A. Conant & Co.....	Lewiston		

DELAWARE MUTUAL SAFETY.

William Allen, Jr	Portland
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DENVER.

Richard Kelleher.....	Bangor	Geo. W. Fiske.....	Ellsworth
James Pattée	Belfast	F. H. Jackson	Foxcroft
Garey & Randall	Biddeford	Geo. S. Gentle	Houlton
T. E. Wharff & Son	Calais	Chandler Tuttle	Skowhegan
Geo. W. Norton	Eastport	L. T. Boothby & Son	Waterville

DWELLING HOUSE.

John S. Kimball & Son	Bangor	Horace F. Colby	Gray
J. H. & D. M. Humphreys	Bath	Chas. T. Fox	Kesar Falls
Garey & Randall	Biddeford	J. T. Small	Lewiston
Benjamin Ladd	East Jefferson	Robinson & Donnell	Lisbon Falls
George P. Blackwell	Freeman	Morse, Pinkham & Co.	Portland

EQUITABLE F. & M.

Chas. B. Chick	Augusta	John E. Dow & Co	Portland
William F. Curran	Bangor	George A. Carter & Co.	Saco
Beehard & Callahan	Lewiston		

FIRE ASSOCIATION OF PHILADELPHIA.

N. I. Jordan	Auburn	J. Maxey & Son	Gardiner
Macomber, Farr & Co	Augusta	William C. Donnell	Houlton
John S. Ricker & Son	Bangor	F. A. Conant & Co	Lewiston
George H. Clark	Bath	Palmer & Anderson	Portland
Garey & Randall	Biddeford	C. G. Moffit	Rockland
T. H. Riley	Brunswick	Griffin & Wentworth	Skowhegan
T. E. Wharf & Son	Calais	W. J. Wheeler	South Paris
Perry & Packard	Camden	T. A. Carr	Thomaston
George W. Fiske	Ellsworth	L. T. Boothby & Son	Waterville
George M. Currier	Farmington		

FIREMAN'S FUND.

A. A. Miller & Co	Auburn	Frank M. Glass	Gardiner
Macomber, Farr & Co	Augusta	Callahan & Howe	Lewiston
Hubbard & Boyd	Bangor	H. A. Harmon	Portland
George H. Clark	Bath	C. G. Moffitt	Rockland
Garey & Randall	Biddeford	A. E. Davies	Waterville

FIREMEN'S FIRE.

Warren Sparrow	Portland
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FIRST NATIONAL FIRE.

Macomber, Farr & Co	Augusta	F. A. Conant & Co	Lewiston
Charles S. Pearl	Bangor	W. D. Little & Co	Portland
E. H. Gove	Biddeford	Fred Atwood	Winterport
J. H. Bradford	Houlton		

FRANKLIN FIRE.

Macomber, Farr & Co	Augusta	Chamberlin & Little	Lewiston
William H. Bradford	Bangor	Rollins & Adams	Portland
William M. Pennell	Brunswick	William J. Wheeler	So. Paris

GERMAN AMERICAN.

A. A. Miller & Co	Auburn	Callahan & Howe	Lewiston
Macomber, Farr & Co	Augusta	J. H. Coffin & Co	Portland
Chas. S. Pearl	Bangor	Horace S. Pride	Portland
J. H. & D. M. Humphreys	Bath	E. H. Paine	Portland
J. B. Drake	Bath	W. T. Hall	Richmond
James Pattoe	Belfast	Kallech & Meservy	Rockland
Orlando A. Corey	Brunswick	G. A. Carter & Co	Saco
Perry & Packard	Camden	Griffin & Wentworth	Skowhegan
John K. Norwood	Eastport	W. J. Wheeler	South Paris
Chas. C. Burrill	Ellsworth	Thos. A. Carr	Thomaston
A. L. Berry & Co	Gardiner	L. T. Boothby & Son	Waterville

GERMANIA FIRE.

N. I. Jordan.....	Auburn	Callahan & Howe.....	Lewiston
Blanchard & Blanchard.....	Augusta	J. H. Webster.....	Portland
J. S. Kimball & Son.....	Bangor	A. J. Erskine.....	Rockland
E. S. Crosby.....	Bath	G. A. Carter & Co.....	Saco
W. B. Neal.....	Gardiner	John Ware.....	Waterville

GIRARD F. & M.

Frank T. Noble.....	Augusta	F. A. Conant & Co.....	Lewiston
Wm. H. Bradford.....	Bangor	J. H. Coffin & Co.....	Portland
J. H. & D. M. Humphreys.....	Bath	D. B. Ricker.....	Portland

GRANITE STATE FIRE

J. B. Donovan.....	Alfred	Geo. S. Gentle.....	Houlton
A. A. Miller & Co.....	Auburn	Geo. A. Pettengill.....	Lisbon Falls
Macomber, Farr & Co.....	Augusta	W. W. Woodbury.....	Monmouth
J. S. Ricker & Son.....	Bangor	Prentiss Loring.....	Portland
George H. Clark.....	Bath	Kalioch & Meservey.....	Rockland
James Pattee.....	Belfast	N. T. Talbot & Son.....	Rockport
Otis T. Garey.....	Biddeford	Geo. H. Fogg.....	Sanford
S. W. Carr & Son.....	Bowdoinham	Chas. F. Jones.....	Skowhegan
W. H. Judkins.....	Dexter	Griffin & Wentworth.....	Skowhegan
Geo. E. Howard.....	Dover	W. H. Lawrence.....	Sorrento
Samuel D. Leavitt.....	Eastport	F. T. Neally.....	South Berwick
Chas. C. Burrill.....	Ellsworth	A. E. Howard & Son.....	Waldoboro'
F. E. Voter.....	Farmington	L. T. Boothby & Son.....	Waterville
Seth W. Fife.....	Fryeburg	Fred Atwood.....	Winterport
Augustus Bailey.....	Gardiner	Henry E. Evans.....	York
Straw & Martin.....	Guilford		

HANOVER FIRE

Macomber, Farr & Co.....	Augusta	Augustus Bailey.....	Gardiner
Win H Bradford.....	Bangor	Joseph Itcomb.....	Kennebunk
Jas. B. Drake.....	Bath	Chamberlin & Little.....	Lewiston
Geo. D. Parks.....	Brunswick	Wesley G. Smith.....	Old Orchard
Wm. M. Poonell.....	Brunswick	Prentiss Loring.....	Portland
Chas. C. Burrill.....	Ellsworth	Spaulding & Stuart.....	Richmond

HARTFORD FIRE.

Macomber, Farr & Co.....	Augusta	John H. Bradford.....	Houlton
D. M. Howard.....	Bangor	Enoch Cousens.....	Kennebunkport
George Fisher.....	Bath	Chamberlin & Little.....	Lewiston
Keating & Field.....	Belfast	George A. Pettengill.....	Lisbon Falls
Edward H. Gove.....	Biddeford	D. W. Chapman.....	Newcastle
George D. Parks.....	Brunswick	Freeland Howe.....	Norway
E. B. Gardner.....	Bucksport	Palmer & Anderson.....	Portland
Joseph A. Lee & Son.....	Calais	Cochran, Baker & Cross.....	Rockland
Wesley H. Judkins.....	Dexter	Chandler Tuttle.....	Skowhegan
George E. Howard.....	Dover	S. W. Ricker.....	South Berwick
Charles H. Hume.....	Eastport	Everett Farrington.....	Waldoboro'
E. W. & F. E. McFadden.....	Fairfield	W. A. B. Boothby.....	Waterville
Josiah Maxey & Son.....	Gardiner	A. E. Houghton.....	Weld
H. R. Millett.....	Gorham	R. H. T. Taylor.....	Wiscasset
John Haley.....	Hollis	Mrs. C. A. Stockbridge.....	Yarmouth

HOME.

Macomber, Farr & Co Augusta
 William H. Bradford..... Bangor
 J. H. & D. M. Humphreys..... Bath
 F. H. Hayes..... Berwick
 Edward H. Gove..... Biddeford
 G. G. Wight..... Bridgton
 Thomas H. Riley..... Brunswick
 E. B. Gardner..... Bucksport
 Frank Nelson..... Calais
 Charles C. Wood..... Camden
 D. W. Chapman & Son..... Damariscotta
 D. W. Chapman..... Damariscotta
 Wesley H. Judkins..... Dexter
 George E. Howard..... Dover
 S. D. Leavitt..... Eastport
 A. M. Bradley & Son..... East Vassalboro'
 Charles C. Burrill..... Ellsworth
 Z. H. Greenwood..... Farmington
 John C. Kendall..... Freeport

Josiah Maxey & Sons..... Gardiner
 H. R. Millett..... Gorham
 B. W. Harriman..... Kent's Hill
 Chamberlin & Little..... Lewiston
 P. H. Longfellow..... Machias
 J. A. Buckman & Co..... Mechanic Falls
 Freeland Howe..... Norway
 Prince A. Sawyer..... Phillips
 J. H. Coffin & Co..... Portland
 Cochran, Baker & Cross..... Rockland
 Arthur E. Morrison..... Sanford
 Charles H. Nowell..... Sanford
 Dinsmore & Bickford..... Skowhegan
 S. W. Ricker..... South Berwick
 Everett Farrington..... Waldoboro'
 L. T. Boothby & Son..... Waterville
 Richard H. T. Taylor..... Wiscasset
 Mrs. C. A. Stockbridge..... Yarmouth

INSURANCE COMPANY OF NORTH AMERICA.

Macomber, Farr & Co..... Augusta
 D. M. Howard..... Bangor
 James B. Drake..... Bath
 Keating & Field..... Belfast
 Crawford, Towles & Co..... Berwick
 Edward H. Gove..... Biddeford
 George G. Wight..... Bridgton
 Thomas H. Riley..... Brunswick
 Perry & Packard..... Camden
 A. S. Hatheway..... Canton
 W. H. Judkins..... Dexter
 Charles C. Burrill..... Ellsworth
 George M. Currier..... Farmington

F. H. Jackson..... Foxcroft
 Josiah Maxey & Sons..... Gardiner
 H. R. Millett..... Gorham
 Illsley & Moore..... Kittery
 F. A. Conant & Co..... Lewiston
 Freeland Howe..... Norway
 Sterling Dow..... Portland
 J. H. Coffin & Co..... Portland
 Chas. D. Newell..... Richmond
 Andrew J. Erskine..... Rockland
 Griffin & Wentworth..... Skowhegan
 L. T. Boothby & Son..... Waterville
 Edwin P. Gurney..... Yarmouth

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Nathaniel I. Jordan..... Auburn
 Macomber, Farr & Co..... Augusta
 James W. McClure..... Bangor
 Geo. H. Clark..... Bath
 Otis T. Garey..... Biddeford
 George G. Wight..... Bridgton
 Thos. H. Riley..... Brunswick
 L. B. Waldron..... Dexter
 Geo. W. Fiske..... Ellsworth
 D. V. B. Ormsby..... Farmington

Josiah Maxey & Son..... Gardiner
 F. W. DeRochemont & Son..... Kittery
 F. A. Conant & Co..... Lewiston
 Sterling Dow..... Portland
 George H. Fogg..... Sanford
 Chandler Tuttle..... Skowhegan
 William J. Wheeler..... South Paris
 Thos. A. Carr..... Thomaston
 L. T. Boothby & Son..... Waterville

LIBERTY.

Blanchard & Blanchard..... Augusta
 Blake, Barrows & Brown..... Bangor

Augustus Bailey..... Gardiner
 Rollins & Adams..... Portland

MANUFACTURERS' AND BUILDERS' FIRE.

Prentiss Loring..... Portland

MERCHANTS' N. J.

Nathaniel I. Jordan	Auburn	Perry & Packard.....	Camden
Macomber, Farr & Co.....	Augusta	Weesley H. Judkins.....	Dexter
John S. Ricker & Son	Bangor	Noel B. Nutt.....	Eastport
Wm. B. Olys	Bath	Geo. W. Fiske.....	Ellsworth
Wm. F. Thomas.....	Belfast	Wm. O. Donnell.....	Houlton
E. H. Gove	Biddeford	F. A. Conant & Co.....	Lewiston
Geo. G. Wight	Bridgton	Wm. Allen, Jr	Portland
Wm. M. Pennell.....	Brunswick	Andrew J. Erskine.....	Rockland
Frank Nelson.....	Calais	L. T. Boothby & Son.....	Waterville

MERCHANTS' R. I.

F. W. Weeks	Bath	G. C. Humphreys	Brunswick
E. H. Gove	Biddeford	Rollins & Adams	Portland

MERIDEN FIRE.

Frank T. Noble.....	Augusta	F. A. Conant & Co	Lewiston
Otis T. Garey	Biddeford	Morse, Pinkham & Co	Portland

MICHIGAN FIRE & MARINE.

Rollins & Adams	Portland
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NATIONAL FIRE, CONN.

Miller & Latham	Auburn	Chas. A. Allen & Co	Ellsworth
Macomber, Farr & Co	Augusta	Josiah Maxey & Son	Gardiner
Chas. S. Pearl	Bangor	Wm. O. Donnell	Houlton
J. H. & D. M. Humphreys.....	Bath	W. D. Little & Co	Portland
Crawford, Tolles & Co	Berwick	Palmer & Anderson	Portland
Otis T. Garey	Biddeford	Cochran, Baker & Cross.....	Rockland
Thos. H. Riley	Brunswick	Dinsmore & Bickford	Skowhegan
Downes & Curran.....	Calais	Wm. J. Wheeler.....	South Paris
N. T. Talbot & Son	Camden	L. T. Boothby & Son.....	Waterville
Neel B. Nutt.....	Eastport		

NATIONAL FIRE, N. Y.

Nathaniel Rand.....	Portland
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NEPTUNE F. & M.

Warren Sparrow.....	Portland
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NEW HAMPSHIRE FIRE.

A. A. Miller & Co.....	Auburn	D. S. Austin.....	North Berwick
Macomber, Farr & Co	Augusta	William Allen, Jr	Portland
J. S. Ricker & Son	Bangor	Thomas W. Donohue.....	Portland
Keating & Field	Belfast	Charles D. Newell	Richmond
O. T. Garey.....	Biddeford	Cochran, Baker & Cross.....	Rockland
C. C. Burrill	Ellsworth	Griffin & Wentworth.....	Skowhegan
A. L. Berry & Co.....	Gardiner	L. T. Boothby & Son	Waterville
G. A. Pettengill.....	Lisbon Falls		

NEW YORK BOWERY.

John E. Dow.....	Portland
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NIAGARA FIRE.

A. A. Miller & Co.	Auburn	William C. Donnell.....	Houlton
Macomber, Farr & Co.....	Augusta	C. M. De Rochemont.....	Kittery
John S. Ricker & Son.....	Bangor	Freeland Howe	Norway
J. B. Drake	Bath	B. C. Donahue	Portland
James Pattee	Belfast	Thomas W. Donohue.....	Portland
E. H. Gove	Biddeford	Sterling Dow	Portland
Thomas H. Riley	Brunswick	Arthur C. Perry	Presque Isle
T. E. Wharf & Son.....	Calais	William T. Hall.....	Richmond
Perry & Packard.....	Camden	Cochran, Baker & Cross.....	Rockland
George E. Howard	Dover	Alonzo Libby	Saccarappa
George W. Norton.....	Eastport	Chas. H. Nowell.....	Sanford
George W. Fiske	Ellsworth	Griffin & Wentworth.....	Skowhegan
George M. Currier.....	Farmington	Arthur E. Morrison.....	Sanford
H. O. Perry.....	Fort Fairfield	C. K. Mathews.....	Waterville
William B. Neal	Gardiner		

NORTH AMERICAN.

Miller & Latham.....	Auburn	Josiah Maxey & Sons.....	Gardiner
Geo. E. Macomber.....	Augusta	Bechard & Callahan.....	Lewiston
Chas. S. Pearl	Bangor	W. D. Little & Co.....	Portland

NORTHWESTERN NATIONAL.

W. F. Curran.....	Bangor	W. D. Little & Co.....	Portland
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ORIENT.

Chas. S. Downing.....	Augusta	Wm. C. Donnell	Houlton
D. M. Howard.....	Bangor	Chas. T. Fox.....	Kesar Falls
Geo. H. Clark	Bath	F. A. Conant & Co.....	Lewiston
Keating & Field	Belfast	Geo. A. Gordan	Livermore Falls
Edward H. Gove.....	Biddeford	F. E. Timberlake.....	Phillips
Wm. M. Pennell.....	Brunswick	W. D. Little & Co.....	Portland
Downes & Curran.....	Calais	Arthur C. Perry.....	Presque Isle
Freeland Jones.....	Caribou	Spaulding & Stuart	Richmond
F. I. Campbell	Cherryfield	Cochran, Baker & Cross.....	Rockland
W. H. Juddins.	Dexter	Geo. H. Fogg	Sanford
Samuel D. Leavitt.....	Eastport	T. S. Burns.....	Saccarappa
Geo. W. Fiske.....	Ellsworth	W. J. Wheeler.....	South Paris
Henry O. Perry.....	Fort Fairfield	Wm. B. Creamer.....	Waldoboro'
Seth W. Fife	Fryeburg	C. K. Mathews.....	Waterville
Wm. B. Neal.....	Gardiner	Harry E. Gale.....	Winthrop
Straw & Martin.....	Guilford		

PACIFIC FIRE.

John E. Dow.....	Portland
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PENNSYLVANIA FIRE.

Macomber, Farr & Co.....	Augusta	Chamberlin & Little.....	Lewiston
Blake, Barrows & Brown.....	Bangor	Phineas H. Longfellow	Machias
Jas. B. Drake	Bath	Rollins & Adams.....	Portland
Keating & Field.....	Belfast	Geo. S. Gentile	Presque Isle
Crawford, Tolles & Co.....	Berwick	Cochran, Baker & Cross.....	Rockland
Chas. C. Humphreys.....	Brunswick	Charles C. Hobbs.....	South Berwick
Samuel D. Leavitt.....	Eastport	Wm. J. Wheeler.....	South Paris
H. K. Morrell & Son	Gardiner	Wm. B. Creamer.....	Waldoboro'
John H. Bradford.....	Houlton	John Ware	Waterville

PEOPLE'S FIRE.

A. A. Miller & Co. Auburn
 Macomber, Farr & Co. Augusta
 John S. Ricker & Son. Bangor
 Wm. B. Olys Bath
 Keating & Field Belfast
 E. H. Gove Biddeford
 Samuel D. Leavitt Eastport
 G. W. Fiske Ellsworth
 F. E. Voter Farmington
 Seth W. Fife Fryeburg

Arthur L. Berry & Co. Gardiner
 Wm. C. Donnell Houlton
 B. W. Harriman Kent's Hill
 Freeland Howe Norway
 Parks Bros. Pittsfield
 J. H. Coffin & Co. Portland
 Wm. Allen, Jr. Portland
 Edwin Sprague Rockland
 Griffin & Wentworth Skowhegan

PHENIX OF BROOKLYN.

Macomber, Farr & Co. Augusta
 Blake, Barrows & Brown. Bangor
 Wm. B. Olys Bath
 Edward H. Gove Biddeford
 Wm. M. Pennell Brunswick
 Downes & Curran Calais
 Samuel D. Leavitt Eastport
 Geo. W. Fiske Ellsworth
 Zina H. Greenwood Farmington

Arthur L. Berry & Co. Gardiner
 Henry R. Millett Gorham
 Chamberlin & Little. Lewiston
 Frank O. Purington. Mechanic Falls
 Noble & Timberlake Phillips
 Prentiss Loring Portland
 Cochran, Baker & Cross. Rockland
 Charles F. Jones Skowhegan
 L. T. Boothby & Son Waterville

PHENIX OF HARTFORD.

Edward Weeks Alna
 A. A. Miller & Co. Auburn
 Macomber, Farr & Co. Augusta
 D. M. Howard Bangor
 J. H. & D. M. Humphreys Bath
 Keating & Field Belfast
 Edward H. Gove Biddeford
 Thos. H. Riley Brunswick
 E. B. Gardner Bucksport
 Jos. A. Lee & Son. Calais
 A. S. Hathaway Canton
 Milliken & Campbell. Cherryfield
 C. C. Burrill Ellsworth
 Z. H. Greenwood Farmington Falls
 E. W. & F. E. McFadden. Fairfield
 J. C. Kendall Freeport
 Seth W. Fife Fryeburg
 A. Bailey Gardiner

H. R. Millett. Gorham
 B. W. Harriman Kent's Hill
 Chamberlin & Little. Lewiston
 Geo. A. Pettingill. Lisbon Falls
 W. W. Woodbury Monmouth
 David S. Austin North Berwick
 Freeland Howe Norway
 P. A. Sawyer Phillips
 W. D. Little & Co. Portland
 Spaulding & Stuart Richmond
 Cochran, Baker & Cross. Rockland
 Chas. H. Nowell. Sanford
 A. E. Morrison Sanford
 Chandler Tuttle Skowhegan
 Wm. B. Bradford Turner
 A. E. Howard & Son Waldoboro'
 L. T. Boothby & Son Waterville

PROVIDENCE WASHINGTON.

Chas. S. Downing. Augusta
 Hubbard & Boyd Bangor
 F. C. Lynnam & Co. Bar Harbor
 Jas. B. Drake Bath
 James Patten Belfast

Otis T. Garey Biddeford
 N. T. Talbot & Son Camden
 Callahan & Howe Lewiston
 Morse, Pinkham & Co. Portland
 Andrew J. Erskine Rockland

RELIANCE.

Chas. B. Chick. Augusta
 Jas. W. McClure Bangor
 Thos. E. Wharff & Son. Calais
 Geo. W. Fiske Ellsworth

Wm. Lydston Lewiston
 Sterling Dow Portland
 Chandler Tuttle Skowhegan
 Thos. A. Carr Thomaston

ROCHESTER GERMAN.

Palmer & Anderson Portland

SECURITY.

Morse, Pinkham & Co Portland | Gardiner & Roberts Portland

SPRINGFIELD F. & M.

Addison A. Miller. Auburn	Chas. C. Burrill Ellsworth
Macomber, Farr & Co Augusta	Geo. M. Currier Farmington
Wm. H. Bradford..... Bangor	Augustus Bailey Gardiner
J. H. & D. M. Humphreys..... Bath	Wm. C. Donnell..... Houlton
Keating & Field Belfast	Prentiss Loring..... Portland
Crawford, Tolles & Co Berwick	Spaulding & Stuart..... Richmond
Edward H. Gove Biddeford	Cochran, Baker & Cross..... Rockland
C. O. Humphreys..... Brunswick	Dinamore & Bickford Skowhegan
Frank Nelson..... Calais	Albert E. Davies Waterville
Wesley H. Judkins..... Dexter	Fred Atwood Winterport

SPRING GARDEN.

Miller & Latham..... Auburn | W. D. Little & Co Portland

Charles S. Pearl Bangor

TRADERS'.

Charles S. Downing..... Augusta	George S. Gentle..... Houlton
Richard Kelleher..... Bangor	Freeman H. Jackson..... Foxcroft
James Patten..... Belfast	F. A. Conant & Co..... Lewiston
Garey & Randall Biddeford	Prentiss Loring..... Portland
Smith & Tibbetts Biddeford	B. K. Killoch Rockland
Thomas E. Wharff & Son..... Calais	Chandler Tuttle..... Skowhegan
Wesley H. Judkins..... Dexter	L. T. Boothby & Son..... Waterville
George W. Fiske..... Ellsworth	

UNION, CAL.

Frank T. Noble..... Augusta	Callahan & Howe..... Lewiston
Crawford, Towles & Co..... Berwick	Warren Sparrow & Co..... Portland
Keating & Field..... Belfast	Charles K. Mathews..... Waterville
William B. Neal..... Gardiner	

UNION, PA.

Charles S. Downing..... Augusta	Bechard & Callahan Lewiston
Eugene Greenleaf..... Bath	Morse, Pinkham & Co. Portland
John S. Ricker & Son..... Bangor	Thomas W. Donahue Portland
Keating & Field Belfast	James R. Cunningham..... Richmond
Garey & Randall Biddeford	Cochran, Baker & Cross..... Rockland
William M. Pennell..... Brunswick	Griffin & Wentworth..... Skowhegan
William B. Neal Gardiner	Charles K. Mathews..... Waterville

UNITED FIREMEN'S.

Wm. F. Curran..... Bangor	F. A. Conant & Co Lewiston
Richard Kelleher..... Bangor	Palmer & Anderson Portland

UNITED STATES FIRE.

John E. Dow & Co Portland

WESTCHESTER FIRE.

Frank T. Noble.....	Augusta	William Allen, Jr.....	Portland
A. A. Miller & Co.....	Auburn	James R. Cunningham.....	Richmond
John S. Ricker & Son.....	Bangor	A. J. Erskine.....	Rockland
Jas. B. Drake.....	Bath	M. H. Kelly.....	Saco
Thomas H. Riley.....	Brunswick	Albert E. Davies.....	Waterville

WILLIAMSBURGH CITY FIRE.

Warren Sparrow & Co.....	Portland
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MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL FIRE.

Macomber, Farr & Co.....	Augusta	N. T. Talbot & Son.....	Rockport
J. W. McClure.....	Bangor	A. F. Kingsley.....	East Machias
G. P. Davenport.....	Bath	A. L. Berry & Co.....	Gardiner
Keating & Field.....	Belfast	F. A. Conant & Co.....	Lewiston
E. H. Gove.....	Biddeford	Jos. H. Webster.....	Portland
T. H. Riley.....	Brunswick	G. A. Carter & Co.....	Saco
T. E. Wharf & Son.....	Calais		

QUINCY MUTUAL FIRE.

Macomber, Farr & Co.....	Augusta	W. H. Perry.....	Hallowell
J. W. McClure.....	Bangor	Joseph Titcomb.....	Kennebunk
Edward H. Gove.....	Biddeford	Enoch Cousens & Sons..	Kennebunkport
Chas. H. Prince.....	Buckfield	F. A. Conant & Co.....	Lewiston
Osman K. Cobb.....	Buxton	W. W. Woodbury.....	Monmouth
James H. Harford.....	Cape Elizabeth	J. H. Webster.....	Portland
T. C. Gurney.....	Canton	Cochran, Baker & Cross.....	Rockland
Geo. E. Howard.....	Dover	N. T. Talbot & Son.....	Rockport
Geo. W. Fiske.....	Ellsworth	Chas. F. Jones.....	Skowhegan
Z. H. Greenwood.....	Farmington	Edward Lowe.....	South Norridgewock
A. F. Lewis.....	Fryeburg	H. E. Gale.....	Winthrop

TRADERS' & MECHANICS' MUTUAL FIRE.

Macomber, Farr & Co.....	Augusta	Chamberlin & Little.....	Lewiston
J. W. McClure.....	Bangor	A. V. Woodworth.....	Livermore Falls
G. P. Davenport.....	Bath	J. H. Webster.....	Portland
Keating & Field.....	Belfast	Cochran, Baker & Cross.....	Rockland
T. H. Riley.....	Brunswick	N. T. Talbot & Son.....	Rockport
C. H. Prince.....	Buckfield	Chas. F. Jones.....	Skowhegan
Geo. W. Fiske.....	Ellsworth	G. A. Carter & Co.....	Saco
A. F. Lewis.....	Fryeburg		

COMPANIES OF FOREIGN COUNTRIES.

BRITISH AMERICA.

Miller & Latham.....	Auburn	Wm. B. Neal	Gardiner
Frank T. Noble.....	Augusta	Bechard & Callahan	Lewiston
Chas S Downing.....	Augusta	Warren Sparrow & Co.....	Portland
J. W. McClure	Bangor	John W. Munger	Portland
William F. Curran.....	Bangor	Geo A. Carter & Co	Saco
Keating & Field.....	Belfast	C. K. Mathews	Waterville
H. O. Perry.....	Fort Fairfield		

CITY OF LONDON FIRE

Miller & Latham.....	Auburn	John Sise.....	Kittery
Jas. W. McClure.....	Bangor	Freeland Howe	Norway
Geo. H. Clark	Bath	Rollins & Adams	Portland
Wm. C. Donnell	Houlton		

COMMERCIAL UNION.

Macomber, Farr & Co.....	Augusta	Josiah Maxey & Sons.....	Gardiner
Blake, Barrows & Brown.....	Bangor	Chamberlin & Little.....	Lewiston
George P. Davenport.....	Bath	Albert White	Orono
Perry & Packard.....	Camden	Rollins & Adams	Portland
L. B. Waldron.....	Dexter	Cochran, Baker & Cross.....	Rockland
Chas A. Allen & Co	Ellsworth	Chas. F. Jones	Skowhegan
F. E. Voter.....	Farmington	L. T. Boothby & Son.....	Waterville

GUARDIAN.

Nathaniel I Jordan	Auburn	Geo P. Towle.....	Gardiner
Macomber, Farr & Co	Augusta	Straw & Martin.....	Guilford
Blake, Barrows & Brown	Bangor	Wm C. Donnell.....	Houlton
John S. Ricker & Son.....	Bangor	Wm. Allen, Jr.....	Portland
George H. Clark	Bath	Andrew J. Erskine.....	Rockland
James Pattee.....	Belfast	Alvan A. Dennett	Saco
N. T. Talbot & Son	Camden	Geo. A. Carter & Co.	Saco
Chas. A. Allen & Co.....	Ellsworth	Wm J. Wheeler.....	South Paris
Arthur L. Berry.....	Gardiner	L. T. Boothby & Son.....	Waterville

HAMBURG-BREMEN FIRE.

J. W. McClure.....	Bangor	S. D. Leavett.....	Eastport
Gayre & Randall	Biddeford	Morse, Pinkham & Co.....	Portland
Frank Nelson.....	Calais	Cochran, Baker & Cross.....	Rockland

IMPERIAL FIRE.

Miller & Latham.....	Auburn	Josiah Maxey & Sons	Gardiner
Macomber, Farr & Co.....	Augusta	Wm. C. Donnell.....	Houlton
Chas. S. Pearl	Bangor	Freeland Howe	Norway
Elwell S. Crosby	Bath	J. H. Coffin & Co	Portland
Edward H. Gove.....	Biddeford	Rollins & Adams	Portland
Frank Nelson.....	Calais	Cochran, Baker & Cross.....	Rockland
Perry & Packard	Camden	Griffin & Wentworth.....	Skowhegan
Alanson S. Hatheway.....	Canton	A. E. Howard & Son.....	Waldoboro'
Geo. E. Howard.....	Dover	L. T. Boothby & Son.....	Waterville
Chas. C. Burrill.....	Ellsworth	Beth Patterson.....	Wiscasset
Zina H. Greenwood	Farmington		

LANCASHIRE.

A. A. Miller & Co.....	Auburn	Thos. H. Riley.....	Brunswick
Geo. E. Macomber.....	Augusta	Arthur L. Berry & Co.....	Gardiner
Henry D. Macomber.....	Augusta	F. A. Conant & Co.....	Lewiston
Moses W. Farr.....	Augusta	J. H. Coffin & Co.....	Portland
Blake, Barrows & Brown.....	Bangor	Cochran, Baker & Cross.....	Rockland
Geo. P. Davenport.....	Bath	Chas. F. Jones.....	Skowhegan
Keating & Field.....	Belfast	Wm. J. Wheeler.....	South Paris
Garey & Randall.....	Biddeford	Chas. K. Mathews.....	Waterville

LION INSURANCE COMPANY.

William Allen, Jr.....	Portland
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LIVERPOOL AND LONDON AND GLOBE.

Macomber, Farr & Co.....	Augusta	David R. Straw.....	Guilford
Blake, Barrows & Brown.....	Bangor	Chamberlin & Little.....	Lewiston
C. C. Burrill.....	Bar Harbor	Freeland Howe.....	Norway
Jas. B. Drake.....	Bath	Sterling Dow.....	Portland
James Pattee.....	Belfast	Cochran, Baker & Cross.....	Rockland
Crawford, Tolles & Co.....	Berwick	Chandler Tuttle.....	Skowhegan
Edwin Stone.....	Biddeford	A. E. Howard & Son.....	Waldoboro'
Wm. M. Pennell.....	Brunswick	Chas. K. Mathews.....	Waterville
Z. H. Greenwood.....	Farmington	Richard H. T. Taylor.....	Wiscasset
Wm. B. Neal.....	Gardiner		

LONDON AND LANCASHIRE FIRE.

Miller & Latham.....	Auburn	C. C. Humphreys.....	Brunswick
Macomber, Farr & Co.....	Augusta	H. K. Morrell & Son.....	Gardiner
Blake, Barrows & Brown.....	Bangor	F. A. Conant & Co.....	Lewiston
Jas. B. Drake.....	Bath	Palmer & Anderson.....	Portland

LONDON.

Frank T. Noble.....	Augusta	Miller & Latham.....	Lewiston
Chas. S. Downing.....	Augusta	Prentiss Loring.....	Portland
Chas. S. Pearl.....	Bangor	Cochran, Baker & Cross.....	Rockland
Grant, Lynam & Co.....	Bar Harbor	A. A. Dennett.....	Saco
George Fisher.....	Bath	George A. Carter & Co.....	Saco
Perry & Packard.....	Camden	Albert E. Davies.....	Waterville
Geo. A. Morrill.....	Gray		

NORTHERN.

O'Brien & Hutchinson.....	Auburn	Callahan & Howe.....	Lewiston
Macomber, Farr & Co.....	Augusta	Frank O. Purington.....	Mechanic Falls
Chas. S. Pearl.....	Bangor	Freeland Howe.....	Norway
James B. Drake.....	Bath	Palmer & Anderson.....	Portland
Keating & Field.....	Belfast	Morse, Pinkham & Co.....	Portland
Thos. H. Riley.....	Brunswick	Chas. D. Newell.....	Richmond
Perry & Packard.....	Camden	Cochran, Baker & Cross.....	Rockland
Z. H. Greenwood.....	Farmington	G. A. Carter & Co.....	Saco
Wm. B. Neal.....	Gardiner	L. T. Boothby & Son.....	Waterville
F. A. Conant & Co.....	Lewiston		

NORTH BRITISH AND MERCANTILE.

Samuel M. Came	Alfred	Augustus Bailey	Gardiner
A. A. Miller & Co	Auburn	Edward W. Guptill	Gorham
Macomber, Farr & Co	Augusta	Joseph Titcomb	Kennebunk
Blake, Barrows & Brown	Bangor	J. A. Bucknam & Co	Mechanic Falls
J. H. & D. M. Humphreys	Bath	Abel Davis	Pittsfield
Edwin Stone	Biddeford	Augustus Champlin	Portland
S. W. Carr	Bowdoinham	Wm. T. Hall	Richmond
Geo. G. Wight	Bridgton	G. G. Moffit	Rockland
Downes & Curran	Calais	Arthur E. Morrison	Sanford
Walter P. Perkins	Cornish	Chas. F. Jones	Skowhegan
Geo. E. Howard	Dover	Wm. J. Wheeler	South Paris
Chas. A. Allen & Co	Ellsworth	Chas. K. Mathews	Waterville
John C. Kendall	Freeport		

NORWICH UNION FIRE.

Miller & Owen	Auburn	Arthur L. Berry & Co	Gardiner
Macomber, Farr & Co	Augusta	Morse, Pinkham & Co	Portland
Blake, Barrows & Brown	Bangor	Caleb G. Moffitt	Rockland
Wm B. Olys	Bath	Dinsmore & Bickford	Skowhegan
Edwin Stone	Biddeford	Wm. J. Wheeler	South Paris
Perry & Packard	Camden	Chas. K. Mathews	Waterville

PHENIX OF LONDON.

A. A. Miller & Co	Auburn	C. M. De Rochemont	Kittery
D. M. Howard	Bangor	Geo. A. Pettingill	Lisbon Falls
Fred C. Lynam & Co	Bar Harbor	Sterling Dow	Portland
Jas. B. Drake	Bath	Geo. A. Carter & Co	Saco
Perry & Packard	Camden	Alvan A. Dennett	Saco
A. M. Bradley & Son	East Vassalboro'	Griffin & Wentworth	Skowhegan
Geo. W. Fiske	Ellsworth	L. T. Boothby & Son	Waterville
Geo. M. Currier	Farmington	Henry E. Evans	York

QUEEN.

A. A. Miller	Auburn	F. A. Conant & Co	Lewiston
Macomber, Farr & Co	Augusta	Freeland Howe	Norway
Blake, Barrows & Brown	Bangor	Sterling Dow	Portland
Jas. B. Drake	Bath	Cochran, Baker & Cross	Rockland
Crawford, Tolles & Co	Berwick	Griffin & Wentworth	Skowhegan
Chas. C. Humphreys	Brunswick	L. T. Boothby & Son	Waterville
A. L. Berry & Co	Gardiner		

ROYAL.

Macomber, Farr & Co	Augusta	John Eise	Kittery
Blake, Barrows & Brown	Bangor	Chamberlin & Little	Lewiston
Jas. B. Drake	Bath	P. H. Longfellow	Machias
Keating & Field	Belfast	Rollins & Adams	Portland
Crawford, Tolles & Co	Berwick	Geo. S. Gentle	Presque Isle
C. C. Humphreys	Brunswick	Cochran, Baker & Cross	Rockland
Downes & Curran	Calais	C. C. Hubbs	South Berwick
Samuel D. Leavitt	Eastport	Wm. J. Wheeler	South Paris
Augustus Bailey	Gardiner	W. B. Creamer	Waldoboro'
J. H. Bradford	Houlton	John Ware	Waterville

SCOTTISH UNION AND NATIONAL.

William Allen, Jr.	Portland
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SUN FIRE.

A. A. Miller & Co	Auburn	Freeland Howe	Norway
C. S. Downing	Augusta	Prentiss Loring	Portland
J. S. Ricker & Son	Bangor	David B. Ricker	Portland
Franklin P. Sprague	Bath	A. B. Cox	Randolph
James Pattee	Belfast	A. J. Erskine	Rockland
E. H. Gove	Biddeford	William T. Hall	Richmond
Thos. E. Wharff & Son	Calais	Geo. A. Carter & Co	Saco
Geo. W. Norton	Eastport	Geo. H. Fogg	Sanford
Geo. W. Fiske	Ellsworth	Griffin & Wentworth	Skowhegan
Geo. R. Howe	Lewiston	Albert E. Davies	Waterville

WESTERN.

Miller & Latham	Auburn	Chas. A. Allen & Co	Ellsworth
Blanchard & Blanchard	Augusta	Herbert A. Harmon	Portland
Geo. E. Macomber	Augusta	G. A. Carter & Co	Saco
Wm. H. Bradford	Bangor	Griffin & Wentworth	Skowhegan
George P. Davenport	Bath	L. T. Boothby & Son	Waterville
Keating & Field	Belfast		

INDEX TO PART I.

Fire and Marine Insurance.

	PAGE.
Companies authorized.....	vii
admitted since December 31, 1889.....	ix
Factory Mutuals.....	iv
Fire Business in Maine.....	vii
Foreign Companies	vi
Introduction	iii
Maine Companies.....	iii
Maine Mutual Companies.....	iv

STATISTICAL TABLES.

Table I. Capital, Income and Expenditures.....	xii
II. Items composing Assets.....	xvi
III. Items composing Liabilities.....	xx
IV. Items composing Income.....	xxiv
V. Items composing Expenditures	xxviii
VI. Risks in force, risks written, premiums received, etc.....	xxxii
VII. Business in Maine.....	xxxvi
VIII. Assets, risks, etc., of Maine Mutual Companies.....	xl
IX. Special Brokers	xlii

COMPANY ABSTRACTS.

MAINE STOCK COMPANIES.

Merchants' Insurance Company	3
Ocean Insurance Company.....	5
Union Insurance Company	7

STOCK COMPANIES OF OTHER STATES.

Ætna Insurance Company, Conn.....	11
American Insurance Company, Mass	13

	PAGE.
American Insurance Company, N. J.....	15
American Central Insurance Company, Mo.....	17
American Fire Insurance Company, N. Y.....	19
American Fire Insurance Company, Pa.....	21
Anglo-Nevada Assurance Corporation, Cal.	23
Boston Marine Insurance Company, Mass.....	25
Buffalo German Insurance Company, N. Y.....	27
California Insurance Company, Cal.....	29
Citizens' Insurance Company, Pa.....	31
Commerce Insurance Company, N. Y.....	33
Connecticut Fire Insurance Company, Conn.....	35
Continental Insurance Company, N. Y.....	37
Delaware Mutual Safety Insurance Company, Pa.....	39
Denver Insurance Company, Col.	41
Dwelling House Insurance Company, Mass.....	43
Equitable Fire and Marine Insurance Company, R. I.....	45
Fire Association, Pa.....	47
Fireman's Fund Insurance Company, Cal.....	49
Firemen's Fire Insurance Company, Mass.....	51
First National Fire Insurance Company, Mass.....	53
Franklin Fire Insurance Company, Pa.....	55
German American Insurance Company, N. Y.....	57
Germania Fire Insurance Company, N. Y.....	59
Girard Fire and Marine Insurance Company, Pa.....	61
Granite State Fire Insurance Company, N. H.....	63
Hanover Fire Insurance Company, N. Y.....	65
Hartford Fire Insurance Company, Conn.....	67
Home Insurance Company, N. Y.....	69
Insurance Company of North America, Pa.....	71
Insurance Company of the State of Pennsylvania, Pa.....	73
Liberty Insurance Company, N. Y.....	75
Manufacturers' and Builders' Insurance Company, N. Y.....	77
Merchants' Insurance Company, N. J.....	79
Merchants' Insurance Company, R. I.....	81
Meriden Fire Insurance Company, Conn.....	83
Michigan Fire and Marine Insurance Company, Detroit, Mich.....	84a
National Fire Insurance Company, Conn.....	85
National Fire Insurance Company, N. Y.....	87
Neptune Fire and Marine Insurance Company, Mass.....	89
New Hampshire Fire Insurance Company, N. H.....	91
New York Bowery Fire Insurance Company, N. Y.....	93
Niagara Fire Insurance Company, N. Y.....	95
North American Insurance Company, Mass.....	97
Northwestern National Insurance Company, Wis.....	99
Orient Insurance Company, Conn.....	101
Pacific Fire Insurance Company, N. Y.....	103
Pennsylvania Fire Insurance Company, Pa.....	105
People's Fire Insurance Company, N. H.....	107
Phenix Insurance Company, N. Y.....	109
Phoenix Insurance Company, Conn.....	111

	PAGE.
Providence Washington Insurance Company, R. I.	113
Reliance Insurance Company, Pa.	115
Rochester German Insurance Company, N. Y.	117
Security Insurance Company, Conn.	119
Springfield Fire and Marine Insurance Company, Mass.	121
Spring Garden Insurance Company, Pa.	123
Traders' Insurance Company, Ill.	125
Union Insurance Company, Pa.	127
Union Insurance Company, Cal.	129
United Firemen's Insurance Company, Pa.	131
United States Fire Insurance Company, N. Y.	133
Westchester Fire Insurance Company, N. Y.	135
Williamsburgh City Fire Insurance Company, N. Y.	137

MUTUAL COMPANIES OF OTHER STATES.

Holyoke Mutual Fire Insurance Company, Mass.	141
Quincy Mutual Fire Insurance Company, Mass.	143
Traders' and Mechanics' Mutual Fire Insurance Company, Mass.	145

COMPANIES OF FOREIGN COUNTRIES.

British America Assurance Company, Canada.	149
City of London Fire Insurance Company, England.	151
Commercial Union Assurance Company, England.	153
Guardian Fire and Life Assurance Company, England.	155
Hamburg-Bremen Insurance Company, Germany.	157
Imperial Fire Insurance Company, England.	159
Lancashire Insurance Company, England.	161
Lion Fire Insurance Company, England.	163
Liverpool and London and Globe Insurance Company, England.	165
London and Lancashire Fire Insurance Company, England.	167
London Assurance Corporation, England.	169
Northern Assurance Company, England.	171
North British and Mercantile Insurance Company, Great Britain.	172a
Norwich Union Fire Insurance Company, England.	173
Phoenix Assurance Company, England.	175
Queen Insurance Company, England.	177
Royal Insurance Company, England.	179
Scottish Union and National Insurance Company, Scotland.	181
Sun Fire Office, England.	183
Western Assurance Company, Canada.	185

LICENSED AGENTS AND BROKERS.

Extract from R. S., relating to Agents and Brokers.	188
Licensed Brokers.	189
Licensed Agents of Stock Companies of Other States.	191
Licensed Agents of Mutual Companies of Other States.	200
Licensed Agents of Companies of Foreign Countries.	201

ERRATA.

Page 81, under **Income**, for **\$237,719.52**, read **\$235,021.60**.

Page 81, under **Income**, for **\$259,848.43**, read **\$257,150.51**.

Page 115, under **Income**, strike out third line, and for **\$421,660.64**, in last line, read **\$210,830.32**.

Page 145, under **Liabilities**, for "**Capital actually paid up in cash**," read "**Surplus**."

Twenty-Second Annual Report

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OF THE

INSURANCE COMMISSIONER



STATE OF MAINE. *Insurance
dept.*

PART II.

Life and Casualty Insurance.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.
1890.

Lib.
4/23/52 (Baker)

TWENTY-SECOND ANNUAL REPORT

OF THE

Insurance Commissioner.

PART SECOND.

LIFE AND CASUALTY INSURANCE

AND

SURETY BUSINESS.

Also Fraternal Beneficiary Business.

To the Honorable Governor and Council:

The Insurance Commissioner submits Part Second of the Twenty-second Annual Report of this Department, which relates to life and casualty insurance and guarantee or surety business.

It also contains abstracts of annual statements of the fraternal beneficiary associations or societies authorized to do business in Maine, with a table showing the business transacted by such societies in the State, in accordance with the provisions of the fraternal act of 1889.

The following table shows the life, guarantee and casualty insurance companies authorized to do business in Maine at the date of this report:

756369

Life, Guarantee and Casualty Insurance Companies now authorized to do business in Maine.

MAINE LIFE INSURANCE COMPANY.

Name of Company.	Location.	Name of Company.	Location.
Union Mutual.....	Portland		

LIFE INSURANCE COMPANIES OF OTHER STATES.

Aetna	Hartford, Conn	New York	New York City
Commercial Union	New York City	Northwestern Mutual...	Milwaukee, Wis
Connecticut Mutual.....	Hartford, Conn	Penn Mutual.....	Philadelphia, Pa
Equitable	New York City	Phoenix Mutual.....	Hartford, Conn
Massachusetts Mutual.....	Boston, Mass	Provident Life & Trust, Philadelphia, Pa	
Metropolitan	New York City	Provident Savings Life	New York City
Mutual	New York City	Travelers'	Hartford, Conn
Mutual Benefit.....	Newark, N. J	United States.....	New York City
National	Montpelier, Vt	Washington.....	New York City
New England Mutual.....	Boston, Mass		

GUARANTEE AND CASUALTY COMPANIES.

American Steam Boiler..	New York City	Hartford Steam Boiler In-	
American Surety Co.....	New York City	spection and Insurance.	Hartford, Conn
Employer's Liability.....	London, Eng	Lloyd's Plate Glass.....	New York, N. Y
Fidelity & Casualty.....	New York City	Standard Life & Accident, Detroit, Mich	
Guarantee of No. America,	Montreal, Ca	Travelers'.....	Hartford, Conn

The following table shows the associations authorized to do business in Maine on the assessment plan at the date of this report :

MAINE LIFE COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Kennebec Mutual	Waterville	Provident Aid.....	Portland
Maine Benefit	Auburn	York Mutual Aid	Biddeford
Maine & New Brunswick.....	Bangor		

LIFE COMPANIES OF OTHER STATES.

Bay State Beneficiary	Boston, Mass	Mutual Reserve Fund ...	New York City
Covenant Mutual Benefit	Galesburg, Ill	U. S. Masonic Benevolent Association,	
Hartford Life and Annuity..	Hartford, Ct	Council Bluffs, Ia	
Massachusetts Benefit	Boston, Mass		

MAINE CASUALTY COMPANIES.

Golden Rule Relief.....	Portland	Maine Mutual Accident.....	Portland
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CASUALTY COMPANIES OF OTHER STATES.

Name of Company.	Location.	Name of Company.	Location.
Man'fact'rs' Accident Indemnity Co., Geneva, N. Y		U. S. Mutual Accident Association, New York City	
New Eng. Mut. Accident ..	Boston, Mass		

The following table shows the associations and societies authorized to do business under the provisions of the act relating to Fraternal Beneficiary Organizations, approved February 28, 1889, as returned to the insurance department :

MAINE COMPANIES.

Name of Company.	Location.	Name of Company.	Residence.
Ancient Order of Hibernians...	Portland	Northeast'n M'asonic R'elief Ass'n.	Augusta
Casco Bay Commandery	Portland	Odd Fellows' Benefit Ass'n.....	Portland
Citizens' Mutual Relief Society,	Portland	Odd Fellows' Graded Mut Relief	
Good Templars' Relief Ass'n ...	Portland	Ass'n.....	Norway
Maine Central R. R. Relief Ass'n,	Portland	Odd Fellows' Mut. Relief Ass'n..	Portland
Maine Com Travelers' Ass'n ...	Portland	Patrons' Mutual Aid Society of	
Maine State Pythian Relief Ass'n,		Maine.....	Lewiston
	Portland	Portland Masonic Relief Ass'n,	Portland
Masons' Mut. Relief Ass'n,	Mechanic Falls	Portland Temperance Ref. Club,	Portland

COMPANIES OF OTHER STATES.

American Legion of Honor, Boston, Mass	Order of United Friends,
Ancient Order of United Workmen,	Poughkeepsie, N. Y
Boston, Mass	Red Men's Fraternal Accident Associa-
Equitable Aid Union ...Columbus, Penn	tion of America..... Westfield, Mass
Home Circle..... Boston, Mass	Red Men's Mutual Relief Association of
Knights of Pythias..... Chicago, Ill	N. E..... Boston, Mass
Knights of Honor..... St. Louis, Mo	Royal Arcanum. Boston, Mass
Masonic National Health and Accident	Royal Conclave of Knights and Ladies,
Association..... Orange, Mass	Boston, Mass
Masons' Fraternal Accident Association	Royal Society of Good Fellows,
of America..... Westfield, Mass	Boston, Mass
N. E. Order of Protection .. Boston, Mass	Royal Templars of Temperance,
Northern Mutual Relief Association,	Buffalo, N. Y
Boston, Mass	U. S. Masonic Accident Association,
Northern Legion..... Boston, Mass	Fitchburg, Mass
Odd Fellows' Mutual Aid and Accident	United Fellowship..... Boston, Mass
Association..... Piqua, Ohio	United Order of Pilgrim Fathers,
Odd Fellows' Fraternal Accident Associ-	Lawrence, Mass
ation	Westfield, Mass

MAINE ASSESSMENT COMPANIES.

The Dirigo Mutual Accident Association of Lewiston became embarrassed in the conduct of business early in the year 1889 and its affairs grew gradually worse. The Commissioner, upon investigation, was satisfied that the corporation was unable to comply with requirements of law providing for the payment of indemnity claims. In view of this condition of affairs the association voted to discontinue business. Upon application of the Commissioner, Attorney General Littlefield brought a bill in equity in accordance with the provisions of chapter 237 of the act of 1889 entitled "An Act relating to Life and Casualty Insurance on the Assessment plan" approved March 1, 1889, the reserve fund to be distributed as follows:

"When any such corporation shall discontinue business, any justice of the supreme judicial court may appoint a receiver or agent to administer any unexhausted portion of such fund, which shall be used, less compensation not to exceed five per cent, as such court or justice may allow the receiver or agent, first, in the payment of accrued mortuary or indemnity claims upon certificates or policies, or if insufficient to pay such claims in full, they shall be paid, *pro rata*; second, if a balance remains after the payment of such claims, such balance to be distributed to the holders of certificates then in force, *pro rata*, in accordance with the maximum amount named therein after first paying all expenses incident to such distribution."

The bill was brought in the Supreme Judicial Court for Androscoggin county, Artemas Libbey, justice presiding, and the following decree was made:

STATE OF MAINE.

SUPREME JUDICIAL COURT, }
January Term, 1890. }

ANDROSCOGGIN SS.

Joseph O. Smith, Insurance Commissioner in Equity,
vs.

Dirigo Mutual Accident Association *et als.*

This cause coming on, etc., in the presence of counsel for the plaintiff, at this term of court, the defendants having appeared, and agreed that the bill be taken *pro confesso* against them, thereupon the court doth so order and decree.

And doth order and decree that an injunction be awarded to restrain the defendant, the Dirigo Mutual Accident Association, from proceeding any further with its business.

And the court doth further order and decree that Henry W. Oakes of Auburn, be, and is hereby appointed receiver to receive the assets of said corporation, to collect, get in and receive the outstanding debts and money due to or on account of said corporation; to receive and take possession of all the effects and property of every kind or nature of or belonging to said corporation, upon his filing a bond with the clerk of this court, and the sum of five hundred dollars of sufficient surety, to be approved by this court, conditioned for the faithful performance of his duties as such receiver. And that the defendant corporation deliver over to such receiver all its effects and property aforesaid in its possession and subject to its control. Also all money, notes, drafts, bills of exchange, checks or other evidence of indebtedness due to said corporation, together with all books of account, accounts, receipts, vouchers and papers of every nature, belonging or pertaining to said corporation's business.

And said receiver is hereby ordered and directed to report all actions, rights, or causes of action, belonging to said corporation, for the court's direction thereon.

And the court doth further order and decree that said receiver shall receive from the Treasurer of State any unexhausted portion of the fund named in section 6, chapter 237 of the Public Laws of 1889, or named in the charter of said corporation, and so deposited with the Treasurer of State by said defendant corporation, and report the amount thereof to the court for its direction. And let the said Treasurer of State deliver to such receiver such unexhausted portion of said fund as aforesaid.

And the court doth order and decree that the said Henry W. Oakes be appointed a master in chancery to ascertain and report to the court all lawful claims against said corporation, the names of the claimants and the nature and amount of said claims.

And it is further ordered that said receiver from time to time make a report to the court of all his doing in this behalf; and that either of the parties to the said cause or said receiver, shall be at liberty to apply to the court from time to time for such further order or direction as may be necessary.

ARTEMAS LIBBEY,

Justice Presiding.

A true copy of decree.

Attest: I. W. HANSON,
Clerk.

The York Mutual Aid Association of Biddeford was chartered by special act of the legislature which took effect March 5, 1889, prior to the date the general law relating to

life and casualty insurance on the assessment plan went into effect. This act made the association "a body politic and corporate for charitable and benevolent purposes and furnishing relief and assistance by means of mutual agreements and payment of funds."

This association organized under its charter and reported to the insurance department with a copy of the record of organization and of the by-laws adopted. There was doubt in the mind of the Insurance Commissioner as to the legal status of the association and accordingly the matter was submitted to Attorney General C. E. Littlefield for his opinion. He gave the matter careful consideration and listened to arguments of able attorneys representing interested parties.

The following are the questions submitted and the opinion of the attorney general in answer thereto :

STATE OF MAINE.

INSURANCE DEPARTMENT,
AUGUSTA, November, 22nd, 1889. }

To Hon. Charles E. Littlefield, Attorney General, Rockland, Maine :

I have the honor to submit for your consideration and answer the following questions :

1st. Under the provisions of chapter 510 of Private and Special Laws of 1889, approved March 5th, 1889, what powers has the York Mutual Aid Association?

2d. Have the incorporators named in said act of incorporation, and by virtue thereof, legal authority to carry on the business of insurance on the assessment plan in the State of Maine?

3d. Is their record of organization and by-laws, a copy of which is herewith submitted, in accordance with their act of incorporation and the laws of Maine, and is the business they propose to do, as outlined by papers herewith, insurance on the assessment plan?

4th. To what extent, if at all, is the said York Mutual Aid Association subject to the provisions of chapter 234 of the Public Laws of 1889 ; or to the provisions of chapter 237 of the Public Laws of 1889 ; or to the provisions of chapter 49 of the Revised Statutes of Maine?

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

STATE OF MAINE.

ROCKLAND, February 28th, 1890.

Hon. Joseph O. Smith, Insurance Commissioner, Augusta, Maine:

DEAR SIR:—In reply to your communication of November 22d, 1889, I have to say that I have examined the questions submitted, with all the various suggestions, and respectfully submit the following:

AS TO THE FIRST AND SECOND QUESTIONS.

1st. Under the provisions of chapter 510 of Private and Special Laws of 1889, approved March 5th, 1889, what powers has the York Mutual Aid Association?

2d. Have the corporators named in said act of incorporation and by virtue thereof, legal authority to carry on the business of insurance on the assessment plan? It seems to me that they can be answered together, as the real question is, whether the York Mutual Aid Association has the right under its charter to carry on the business of insurance on the assessment plan. What other powers it may have does not appear to be material, as it does not appear they propose to exercise any other power. I am of the opinion that when fully organized under that charter, they have authority, by virtue thereof, to carry on the business of insurance on the assessment plan. My attention has not been called to any authority construing such purposes as are found in its charter, and I have examined the authorities with some care without finding any such authority. The charter of the "Provident Aid Society" Private and Special Laws, Maine, 1885, chapter 505, defines its powers and purposes in language practically identical with that in question, sections 4 and 5 of that charter, without indicating any intention to enlarge or add to its powers or purposes, assumes that insurance on the assessment plan, may be and will be, carried on under its purposes as defined in the first section of the act, thus giving as to that charter, at least, a legislative interpretation of the scope of its purposes and powers in harmony with the conclusion to which I have arrived. I think the purposes of the York Mutual Aid Association are "charitable and benevolent" and in addition thereto, for "furnishing relief and assistance by means of mutual agreements and payment of funds." The furnishing relief and assistance by means of mutual agreement and payment of funds, entirely negatives, and is inconsistent with the idea of benevolence or charity and must therefore, I think, be independent thereof, such relief and assistance would not be gratuitous, they would be "due to the member on account of the money he pays into the society." *Palmer vs. State*, 69 Texas, 561. It is clear that under this clause "that it is not intended to bestow any benefit or help without what is thought to be an equivalent." *State vs. Critchett*, 37 Minn. 13. While this last clause may not be a very felicitous definition of assessment insurance, I do not see how it can well mean anything else when

applied to insurance. That this is the only charter in the State of the kind, or that the granting of such sweeping power, with no special restrictions and qualifications, may have been an improvident act on the part of the legislature, may be true, and still not effect the construction of the charter.

In New Hampshire there are two similar corporations whose powers and purposes are identical in language, with that in question the Provident Mutual Relief Association, chartered in 1878, laws of New Hampshire, 1878, chapter 152, and the Pemigewassett Mutual Relief Association, laws of New Hampshire, 1885, chapter 196. This last charter contains a section "3," similar to section 3, 4 and 5 of the Provident Aid Society charter, as indicative of the legislative construction of the purposes described. The one in question is almost an exact copy throughout of the first. Both of these corporations are doing assessment life insurance business, and their right to do such business under their charters has never been questioned. This does not control the case at bar, but is at least interesting and perhaps instructive in this connection.

AS TO THE THIRD QUESTION.

3d. "Is their record of organization and by-laws, a copy of which is herewith submitted, in accordance with their act of incorporation and the laws of Maine, and is the business they propose to do as outlined by papers herewith, insurance on the assessment plan?"

I do not understand that any question as to the regularity of the organization is made, and it is assumed by the parties that they do contemplate insurance on the assessment plan, and if such understanding is correct, my last answer furnishes an affirmative answer to this question. If any technical questions are raised I will consider them when submitted.

AS TO THE FOURTH QUESTION.

4th. "To what extent, if at all, is the said York Mutual Aid Association subject to the provisions of chapter 234 of the Public Laws of 1889; or to the provisions of chapter 237 of the Public Laws of 1889; or to the provisions of chapter 49 of the Revised Statutes of Maine?" I have to say that its organization and by-laws, and its proposed methods of doing business, do not contemplate such a business as would subject it to the provisions of chapter 234, Public Laws, 1889. It proposes to employ paid agents in soliciting business. It does not propose to conduct its business "as a fraternal society on the lodge system" and does not limit "its certificate holders to a particular order, class or fraternity, or to the employes of a particular town or city, designated firm, business house or corporation." As to the provisions of chapter 237, Public Laws, 1889, as sections 2 and 6 of that chapter, are all under which questions are now raised, and all that you will now have occasion to pass upon, it is unnecessary to consider other parts of that act.

Doubts may well be entertained as to the construction of the various provisions of this act, as it is in many respects peculiarly incongruous and anomalous, and would appear to have reached its present form as the result of hasty and inconsistent amending. I think the provisions of section two of the act, are confined to corporations organized under the provisions of that section. The restrictive clauses do not apply to all corporations, but are confined to "such corporations" which clearly applies to the corporations previously referred to in the same sentence to be organized under sections 1, 2 and 3 of chapter 55, Revised Statutes. This corporation was not so organized and is by necessary implication excluded from the operation of that section. Had that section provided that "no corporation shall begin business, etc.," it might have become important to enquire whether the peculiar provisions of section three did not exempt this corporation from the operation of these restrictive clauses. If this construction of section two were not correct, it cannot be doubted that independently of this section, this corporation had the right to begin business under its charter. without the preliminary three hundred subscribers. How the three hundred preliminary subscribers could be insisted upon without abrogating or abridging that right, I cannot well see, and it is expressly provided that the act is not intended to "in any way abrogate, abridge or supersede any rights now vested in any company, etc."

As to section six of the act it is not necessary to determine whether it is compelled to comply with its provisions as by article 11. section 1, of its by-laws it is bound to do so, and no complaint can be made by it, if strict compliance with this section of the statute is required by you.

I think they are subject to the provisions Revised Statutes, chapter 49, sections 65, 66, 67, 68, 73, 79 and 80, so far as they can apply from the nature of the case.

Hoping the foregoing may fully answer your purpose, I remain,

Very respectfully,

[Signed]

C. E. LITTLEFIELD.

In accordance with this opinion, on March 18, 1890, the association was given a certificate of authority in compliance with the provisions of section 66 of chapter 49 of the Revised Statutes, and is now transacting life insurance business on the assessment plan.

The Golden Rule Relief Association has closed up its accident business, having paid all claims against it. The membership, which was but 171 at the end of last year, dwindled to zero. This association is authorized by its charter to do life insurance business on the assessment plan, and has in

view embarking in it. There is a fund of \$343.75 in the hands of the Treasurer of State to the credit of this association.

The Kennebec Mutual Insurance Company of Waterville, commenced business under its charter since the date of my last report, April 30, 1889.

The work of the other Maine companies appears in the published abstracts of annual statements, as well as in the appropriate tables.

THE ANTI-REBATE ACT.

The act of 1889, to prevent discriminations in life or endowment insurance policies, took effect April 12, 1889, and its provisions, held by life underwriters to be in the interest of equity and fair dealing, have been generally observed. Information, however, reached me of violations of the law by certain agents of the Mutual Life Insurance Company of New York. The evidence against one of these agents, Mr. S. Schwarzschild, was sufficient, and an indictment for violation of this law was found by the grand jury of Cumberland county at the January term of the Superior Court, 1890. The evidence was such that when the case came before the court, the counsel for the respondent did not deem it prudent to try it, but demurred to the indictment. The demurrer was overruled and the case goes to the law court on exceptions. It is stated that the question of constitutionality of the law under which the action was brought is to be raised. Officials of the above named company assure me that they do not uphold any agent in the violation of any State law, and expect agents to regard all legal provisions strictly.

While many of the States have laws prohibiting discrimination between individuals in rates charged for life and endowment policies, similar to our statute, so far as I have been able to learn, this is the only action that has been brought in any State.

FRATERNAL ASSOCIATIONS.

For the first time in the history of the department abstracts of the annual statements of fraternal beneficiary associations and societies are published in the annual report, and a compilation showing business transacted in Maine during the year 1889, with the membership December 31st last, appears in table No. XI. It will be observed that 15 of these associations were organized under Maine laws and 23 under laws of other States. Of these latter associations 13 were doing business in the State when the act of 1889 took effect, and 10 have received licenses as provided by that act. Many applications have been received for licenses for fraternal associations having an endowment scheme connected with their method of transacting business, but, in accordance with the provisions of Chapter 234 of Public Laws of 1889, these have been denied licenses, and proceedings have been promptly instituted against any person who attempted to solicit membership in any association whose by-laws do not conform to the requirements of that act.

LIFE BUSINESS IN MAINE.

The number of life policies written in Maine during the year 1889, not including industrial policies or assessment certificates, was 3,050 for the sum of \$5,145,497.72, making \$26,276,033.41, represented by 16,418 policies in force December 31, 1889; a gain of 565 in the number of policies, and of \$1,108,424.34 in the amount written in 1889 over that of 1888. The net gain in life insurance in force December 31, 1889, over December 31, 1888, was, policies, 1,416; amount, \$2,653,710.31. The ratio of losses and claims paid to premiums received was 72.36 per cent, against 58.25 per cent in 1888.

The following table shows life insurance business in Maine during the last decade, as published in the reports for the several years :

Date.	No. of policies written.	Amount written.	Policies in force at end of year.	Insurance in force at end of year.
1880	*2,338	\$1,674,658 23	13,134	\$18,135,007 23
1881	1,123	1,972,362 65	11,884	18,738,421 19
1882	1,240	2,120,077 00	12,361	18,956,132 00
1883	1,353	2,348,227 00	12,371	19,321,483 00
1884	1,078	1,829,552 67	12,372	19,308,778 91
1885	1,315	2,071,353 17	12,831	20,037,760 10
1886	1,228	1,985,787 36	13,084	20,389,524 47
1887	1,555	2,686,835 95	13,752	21,654,724 26
1888	2,485	4,037,073 40	15,002	23,622,323 10
1889	3,050	5,145,497 72	16,418	26,276,033 41

Life business on the assessment plan shows an increase in risks written over 1888, of \$5,337,250. Companies of other States, admitted under the act of 1889, wrote \$1,118,250 of this amount.

The whole amount of life business in force at the end of the years 1888 and 1889 that appears of record is as follows :

	1888.	1889.
Level premium companies,	\$23,622,323 10	\$26,276,033 41
Industrial policies.....	1,229,191 00	1,569,289 00
Co-operative companies ...	21,939,000 00	30,409,750 00
Totals.....	\$46,790,514 10	\$58,255,072 41

ACCIDENT INSURANCE.

The amount of accident insurance and guarantee business written for the year 1889 amounted to \$11,102,886.26 ; a gain of \$890,559 33 over the business written in 1888.

The accident business written on the assessment plan amounted to \$4,569,775, and the amount in force at the end of the year was \$5,095,150 ; a decrease of \$1,147,900 of insurance in force as compared with December 31, 1888, and a falling off of \$2,044,225 of insurance written during 1889 as compared with the amount written in 1888.

*Including industrial policies.

The whole amount paid by life and accident companies on policy claims in Maine for 1888 and 1889, may be stated as follows :

	1888.	1889.
Life, level premium.....	\$413,088 82	\$606,512 34
Life, assessment.....	63,879 50	172,285 44
Totals.....	<u>\$476,968 32</u>	<u>\$778,797 78</u>
Accident, stock.....	\$25,275 95	\$26,118 76
Accident, assessment... ..	8,831 72	11,369 62
Totals.....	<u>\$34,107 67</u>	<u>\$37,488 38</u>

TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1885-1889, and the fees for the several years, appear in the following table :

Year.	Fire Companies.	Life and Accident Companies.	Total Tax.	Fees.
1885	\$12,768 17	\$7,100 62	\$19,868 79	\$3,940
1886	9,883 42	7,390 84	17,274 26	4,040
1887	15,316 23	7,567 31	22,883 54	4,656
1888	16,409 13	8,416 04	24,825 17	4,556
1889	16,010 20	8,480 97	24,511 17	5,742

TABLES AND ABSTRACTS.

The usual tables are given herewith as well as abstracts of the annual statements for 1889, of all the companies authorized to transact business in the State.

Table No. 1 shows the capital, assets, liabilities and surplus December 31, 1889, also the income and expenditures during 1889.

Table No. 2 shows the nature of the assets.

Table No. 3 shows the nature of the liabilities.

Table No. 4 shows the nature of the income.

Table No. 5 shows the nature of the expenditures.

Table No. 6 gives an exhibit of policies.

Table No. 7 shows the policies terminated during the year.

Table No. 8 shows the business transacted in Maine during the year by life, casualty and guarantee companies.

Tables Nos. 9 and 10 show the business transacted during the year by co-operative life and accident companies in Maine.

Table No. 11 shows the business transacted in Maine during the year by fraternal beneficiary associations.

Respectfully submitted,

JOSEPH O. SMITH,

Insurance Commissioner.

AUGUSTA, MAINE, April 20, 1890.

STATISTICAL TABLES.

Table I—*Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1889, and the Income and Expenditures for the Year Ending December 31st, 1889, of Life and Casualty Insurance Companies Transacting Business in this State.*

Name of Company.	Paid up capital.	Admitted assets.	Liabilities, not including capital.	Surplus as regards policy-holders.	Income.	Expenditures.	Ratio.
MAINE LIFE COMPANY.							
Union Mutual.....	-	\$ 6,158,616 12	\$ 5,841,487 70	\$ 317,128 42	\$1,001,115 00	\$843,362 08	84.23
LIFE COMPANIES OF OTHER STATES.							
Zetna, Conn.....	\$1,250,000	34,741,329 74	28,784,912 76	5,956,216 98	5,516,769 04	4,601,032 70	83.40
Commercial Union, N. Y.....	150,000	118,108 06	15,342 00	132,766 06	19,917 95	55,764 55	269.33
Connecticut Mutual, Conn.....	-	57,874,971 71	52,794,795 10	5,080,176 61	7,701,231 27	6,916,399 96	89.81
Equitable, N. Y.....	100,000	105,361,360 34	84,329,334 92	21,032,125 42	30,393,288 28	17,846,952 89	58.72
Massachusetts Mutual, Mass.....	-	10,415,817 64	9,558,476 83	857,341 01	2,412,168 20	1,622,331 23	67.36
Metropolitan, N. Y.....	1,000,000	8,597,468 77	7,000,246 87	1,597,221 90	8,725,098 47	6,450,236 72	73.33
Mutual, N. Y.....	-	135,684,881 48	126,194,584 58	9,490,296 90	34,496,083 29	21,629,502 61	62.70
Mutual Benefit, N. J.....	-	45,236,983 29	41,828,628 26	3,408,355 03	7,898,658 68	6,242,831 62	79.04
National, Vt.....	-	5,971,506 09	5,049,685 64	921,820 45	1,791,674 35	1,075,871 74	60.33
New England Mutual, Mass.....	-	20,660,562 55	18,042,710 15	2,617,852 40	3,672,136 99	2,803,822 28	76.35
New York, N. Y.....	-	104,505,621 28	88,761,058 57	15,744,562 71	28,830,123 74	17,875,949 91	62.00
Northwestern Mutual, Wis.....	-	37,116,870 31	31,475,922 98	5,640,947 33	9,379,458 87	6,260,845 61	66.09
Penn Mutual, Pa.....	-	15,174,078 23	13,321,436 84	1,852,641 39	3,908,443 08	2,561,969 98	61.55
Phoenix Mutual, Conn.....	1,050	10,002,742 87	9,459,665 31	543,077 56	1,269,147 33	1,399,094 74	110.24
Provident Life and Trust, Pa.....	1,000,000	16,897,867 90	14,446,509 54	2,451,358 36	3,599,291 99	1,829,178 51	50.32
Provident Savings, N. Y.....	100,000	715,645 86	346,747 13	368,898 73	1,360,814 47	1,294,557 81	95.13
Travelers, Conn.....	-	9,691,567 51	8,272,746 00	1,408,821 51	1,793,649 50	919,777 05	51.34
United States, N. Y.....	440,000	6,325,059 97	5,617,804 16	707,255 81	1,350,553 51	1,034,771 83	76.81
Washington, N. Y.....	125,000	10,073,371 27	9,670,823 88	402,547 39	2,531,923 64	1,848,676 88	73 01
Total, Companies of other States.....	\$4,166,050	\$35,185,794 37	\$534,971,330 53	\$80,631,392 97	\$156,640,424 65	\$103,266,568 66	89.21
Aggregate.....	4,166,050	641,344,410 99	660,812,818 02	80,848,521 39	167,041,639 65	104,109,830 74	83.22

CASUALTY COMPANIES.

American Steam Boiler, N. Y.	\$ 500,000	\$1,427,256 12	\$590,382 42	\$ 336,873 70	\$563,195 21	\$492,676 93	87.00
American Surety, N. Y.	1,000,000	1,459,489 29	263,861 67	1,205,927 62	446,812 39	321,567 92	74.00
Employers' Liability, Eng.	250,000	842,282 57	435,901 50	406,381 07	642,809 81	472,050 07	74.00
Fidelity and Casualty, N. Y.	250,000	1,017,315 74	694,795 86	72,519 88	1,079,754 92	900,648 06	88.00
Guarantee of North America, Canada.	301,600	681,429 66	157,930 75	626,503 91	269,387 01	212,545 22	79.00
Hartford Steam Boiler, Conn.	500,000	1,343,905 59	778,367 13	65,538 46	634,645 34	562,700 98	88.00
Lloyd's Plate Glass, N. Y.	100,000	337,642 10	210,294 06	87,348 04	318,910 83	286,657 29	89.00
Standard L. & A. Mich.	200,000	528,623 50	311,662 62	216,960 88	522,515 71	493,887 38	94.00
Travelers, Conn.	600,000	1,847,081 79	901,461 24	943,620 55	2,196,159 38	2,856,036 05	180.00
Total ..	\$3,454,600	\$9,648,076 36	\$4,316,057 25	\$3,861,379 11	\$6,673,260 66	\$6,601,768 90	88.00

RECAPITULATION.

Maine Life Company	\$ 6,159,616 12	\$ 5,811,487 70	317,128 42	\$ 1,001,115 00	\$ 845,262 08	84.23	
Life Companies of other States	\$4,166,050	\$635,185,794 87	\$80,531,392 97	156,610,424 65	103,265,568 66	82.21	
Casualty Companies	3,454,600	9,648,026 36	4,336,657 25	3,861,379 11	6,673,260 66	88.00	
Aggregate ..	\$7,670,650	\$650,892,437 35	\$566,149,475 27	\$84,709,900 50	\$164,314,800 31	\$110,711,599 64	84.81

Table II—Showing the nature of the Assets on the 31st Day of December, 1889, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Real estate.	Loans on bonds and mortgages	Loans on collateral.	Premium notes and loans.	Stocks and bonds owned.	Net deferred and outstanding premiums.	All other assets.	Total admitted assets.
MAINE LIFE COMPANY.								
Union Mutual	\$1,143,220 02	\$ 1,331,405 94	\$285,842 97	\$ 460,119 64	\$ 2,539,725 35	\$118,783 93	\$ 269,518 27	\$ 6,158,616 12
LIFE COS. OF OTHER STATES.								
Atna, Conn.	614,341 36	16,044,316 78	871,008 93	1,230,578 24	11,165,837 18	257,957 06	4,557,290 19	34,741,329 74
Commercial Union, N. Y. .	8,656,207 09	32,890,542 44	64,132 50	1,819,180 76	12,034,546 75	17,844 28	30,263 80	118,108 06
Connecticut Mutual, Conn.	24,653,296 39	23,637,873 52	2,703,000 00	-	40,016,286 00	1,799,930 40	2,376,819 48	57,874,971 71
Equitable, N. Y.	459,218 08	3,576,257 43	1,020,282 00	647,027 02	4,129,484 76	328,551 18	355,397 17	105,381,360 34
Massachusetts Mut., Mass.,	493,891 78	5,030,240 00	9,500 00	120,608 33	2,581,962 50	39,428 60	321,937 56	10,415,817 64
Metropolitan, N. Y.	12,382,523 41	56,979,289 72	9,845,500 00	-	50,323,469 81	2,119,120 82	4,034,877 72	8,597,468 77
Mutual, N. Y.	200,000 00	22,260,431 29	3,903,507 00	4,217,702 93	11,879,561 59	398,808 64	2,376,531 05	135,684,881 48
Mutual Benefit, N. J.	181,224 70	2,551,097 31	96,930 00	312,610 75	2,193,956 68	159,089 07	476,597 58	46,236,963 29
National, Vt.	1,697,420 20	2,900,465 00	1,034,968 04	648,554 48	13,004,743 12	164,816 16	1,209,795 55	6,971,506 09
New Eng. Mutual, Mass. .	13,249,871 87	18,106,512 50	3,709,000 00	367,394 39	60,438,441 91	2,191,918 71	6,449,481 90	20,660,562 55
New York, N. Y.	1,189,630 60	30,033,434 13	702,541 89	-	1,911,100 00	833,859 00	2,407,304 59	104,501,621 28
Northwestern Mutual, Wis.	813,908 88	4,499,208 21	1,493,216 98	998,543 59	6,632,148 00	401,202 92	343,948 62	37,116,870 31
Penn Mutual, Pa.	1,237,832 57	6,549,467 70	203,000 00	883,158 52	911,748 50	67,942 27	302,605 31	15,174,070 23
Phoenix Mutual, Conn. .	1,079,719 22	7,563,159 15	203,000 00	811,052 56	6,490,840 00	483,164 79	277,932 18	10,002,712 87
Provident Life & Trust, Pa.	35,449 32	125,800 00	27,500 00	3,500 00	339,948 17	94,363 74	89,084 63	16,897,567 90
Provident Savings, N. Y. .	1,051,762 12	3,344,721 68	301,865 00	226,575 00	3,741,208 38	279,619 55	735,815 78	716,545 86
Travelers', Conn.	103,250 00	3,516,224 03	132,433 11	172,770 16	2,029,073 50	194,940 09	176,369 08	9,681,567 51
United States, N. Y.	439,173 26	8,234,342 92	503,427 83	-	422,611 50	290,366 56	181,448 20	6,321,059 97
Washington, N. Y.								10,073,571 27
Total, Cos. of other States,	\$68,422,720 84	\$247,933,381 84	\$26,624,814 17	\$12,358,016 73	\$230,336,957 35	\$10,263,439 52	\$39,251,424 42	\$835,186,794 87
Aggregate	68,563,940 86	249,261,187 78	26,920,657 14	12,813,176 87	282,876,682 70	10,382,223 45	40,520,960 60	641,344,410 99

CASUALTY COMPANIES.									
American Steam Boiler, N. Y.	-	\$63,000 00	-	-	\$1,074,766 00	\$231,436 90	\$70,063 22	\$1,427,256 12	
American Surety, N. Y.	\$2,315 08	32,571 09	\$25,000 00	-	1,336,290 00	37,657 68	25,655 64	1,459,489 29	
Employers' Liability, Eng.	-	-	-	-	533,015 42	147,322 29	141,344 86	843,282 67	
Fidelity and Casualty, N. Y.	11,000 00	-	215,000 00	-	506,137 50	181,925 91	103,252 33	1,017,315 74	
Guarantee of N. A., Can...	4,308 19	33,355 55	400 00	-	503,546 21	19,308 53	123,644 15	684,462 66	
Hartford Steam Boiler, Ct.	2,414 88	428,370 00	-	-	732,424 12	102,887 45	76,809 14	1,343,905 59	
Lloyd's Plate Glass, N. Y.	100,000 00	210,505 00	-	-	-	56,354 81	30,772 29	397,642 10	
Standard L. & A., Mich....	-	271,000 00	-	-	35,000 00	131,548 67	85,074 83	528,623 50	
Travelers', Conn.	14,017 57	-	100,000 00	-	1,667,818 12	-	65,246 10	1,847,081 79	
Total.....	\$134,035 72	\$1,035,801 64	\$340,400 00	-	\$6,407,547 40	\$908,452 14	\$721,763 46	\$9,548,059 36	

RECAPITULATION.

Maine Life Company	\$ 1,143,230 02	\$ 1,331,405 94	\$ 995,842 97	\$ 460,119 64	\$ 2,539,725 35	\$ 118,763 93	\$ 269,518 27	\$ 6,158,616 12	
Life Cos. of other States.....	68,422,720 84	247,933,381 84	26,621,814 17	12,333,036 73	230,336,057 35	10,263,439 52	39,251,424 42	635,185,794 87	
Casualty Companies.....	134,053 72	1,035,801 64	340,400 00	-	6,407,567 40	908,452 14	721,762 46	9,548,059 36	
Aggregate.....	\$69,699,996 58	\$250,300,689 42	\$27,261,057 14	\$12,813,176 37	\$239,284,270 10	\$11,290,675 59	\$40,242,703 15	\$650,892,470 35	

Table III—Showing the Nature of the Liabilities on the 31st day of December, 1889, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Losses and claims due and unpaid.	Losses and claims not due.	Losses and claims resisted.	Re-insurance reserve, actuaries' 4 per cent.	Unpaid dividends.	Due for salaries, rents, etc.	All other liabilities.	Total liabilities, except capital.
MAINE LIFE COMPANY								
Union Mutual	\$6,177 34	\$42,840 94	\$2,600 00	\$5,759,654 00	\$3,717 37	-	\$26,598 01	\$ 5,841,487 70
LIFE COMPANIES OF OTHER STATES.								
Netna, Conn.	83,254 00	101,195 00	26,600 00	28,393,076 00	176,008 26	-	4,679 48	28,784,912 76
Commercial Union, N. Y.	-	-	-	15,342 00	-	-	-	15,342 00
Connecticut Mutual, N. Y.	40,923 25	44,407 00	36,846 00	51,932,780 00	255,362 78	-	484,477 07	52,794,795 10
Equitable, N. Y.	308,071 92	-	-	83,796,993 00	97,753 00	-	126,417 00	84,329,234 92
Massachusetts Mutual, Mass.	23,828 85	-	-	9,602,188 00	30,358 80	-	2,099 98	9,556,475 63
Metropolitan, N. Y.	24,656 00	-	-	6,152,701 00	4,125 29	\$9,508 05	809,238 53	7,000,246 87
Mutual, N. Y.	-	193,700 05	68,264 00	125,810,898 00	-	-	119,722 53	126,194,584 58
Mutual Benefit, N. J.	-	198,161 11	17,000 00	41,403,900 00	204,834 93	-	4,732 22	41,898,628 26
National, Vt.	2,000 00	7,000 00	-	4,774,817 46	4,556 85	-	261,311 23	5,049,685 64
New England Mutual, Mass.	127,245 00	-	-	17,809,270 00	106,195 15	-	-	18,042,710 15
New York, N. Y.	70,575 01	815,916 83	-	87,834,520 00	-	-	40,046 73	88,761,058 57
Northwestern Mutual, Wis.	174,975 96	-	14,000 00	31,145,787 00	10,000 00	-	131,180 00	31,475,922 98
Penn Mutual, Pa.	-	115,125 00	-	13,760,725 00	44,768 08	-	400,818 76	13,331,436 84
Phoenix Mutual, Conn.	-	44,287 00	-	8,793,798 00	-	-	619,680 31	9,469,665 31
Provident Life and Trust, Pa.	-	40,109 46	-	14,348,789 00	21,558 56	-	36,052 52	14,446,509 54
Provident Savings, N. Y.	-	69,000 00	11,409 13	266,338 00	-	-	-	346,747 13
Travelers, Conn.	-	46,100 00	1,000 00	8,225,846 00	-	-	-	8,272,746 00
United States, N. Y.	-	19,300 00	15,600 00	5,670,388 00	-	-	12,616 16	5,617,804 16
Washington, N. Y.	15,921 24	-	1,000 00	9,643,963 00	-	-	9,949 64	9,670,823 88
Total, Companies of other States.	\$871,450 25	\$1,690,501 45	\$191,519 13	\$548,183,909 40	\$95,552 82	\$9,508 05	\$3,062,922 16	\$554,971,380 32
Aggregate	877,627 63	1,739,342 39	194,019 13	563,943,563 46	959,239 19	9,506 05	3,089,520 17	660,812,618 02

CASUALTY COMPANIES.									
American Steam Boiler, N. Y.	-	\$ 3,500 00	-	\$582,112 42	-	-	-	\$4,770 00	\$590,382 42
American Surety, N. Y.	-	68,369 66	-	195,492 11	-	-	-	-	233,861 67
Employers' Liability, Eng.	-	73,650 00	-	337,668 50	-	-	-	24,783 00	435,901 60
Fidelity and Casualty, N. Y.	-	41,115 77	\$13,866 75	580,728 65	-	-	-	60,084 69	694,796 86
Guarantee of North America, Canada,	-	27,847 98	5,000 00	117,078 94	-	-	-	7,143 85	157,920 75
Hartford Steam Boiler, Conn.	-	19,669 87	-	756,077 47	-	-	-	2,619 79	778,367 13
Lloyd's Plate Glass, N. Y.	-	2,806 85	-	162,971 33	-	-	-	44,515 85	210,294 08
Standard L. & A., Mich.	-	18,500 00	-	266,986 74	-	-	-	36,175 88	311,662 62
Travelers, Conn.	-	97,400 00	55,000 00	741,061 24	-	-	-	10,000 00	903,461 24
Total	-	\$342,760 01	\$72,866 75	\$3,730,927 40	-	-	-	\$190,093 09	\$4,336,647 25

RECAPITULATION.

Maine Life Company ...	\$ 6,177 38	\$ 42,840 94	\$ 2,500 00	\$ 6,759,654 00	\$ 3,717 37	-	\$ 26,598 01	\$ 5,841,487 70
Life Companies of other States	871,450 25	1,696,501 45	191,519 13	548,183,909 46	955,521 82	\$9,506 05	3,062,922 14	554,971,330 32
Casualty Companies	-	342,760 01	72,866 75	\$ 730,927 40	-	-	190,093 09	4,336,647 25
Aggregate	\$877,627 63	\$2,082,102 40	\$266,885 88	\$557,674,490 86	\$959,239 19	\$9,506 05	\$3,279,613 21	\$565,149,465 27

Table IV—Showing the Nature of the Income During the Year Ending December 31st, 1889, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company	Premiums.	Interest and dividends.	Rents.	Income from all other sources.	Total income.
MAINE LIFE COMPANY.					
Union Mutual	\$ 724,116 85	\$ 242,353 46	\$17,450 79	\$17,193 90	\$1,001,116 00
LIFE COMPANIES OF OTHER STATES.					
Ætna, Conn.	3,738,702 89	1,747,019 21	11,825 43	19,221 51	5,516,769 04
Commercial Union, N. Y.	17,318 81	2,639 14	—	150,000 00	169,917 95
Connecticut Mutual, Conn.	4,418,336 47	3,065,405 44	—	217,479 36	7,701,221 27
Equitable, N. Y.	25,357,522 75	4,231,270 44	804,495 09	—	30,393,288 28
Massachusetts Mutual, Mass.	1,867,647 25	508,125 90	—	39,495 05	2,412,168 20
Metropolitan, N. Y.	8,342,945 31	354,956 52	27,195 64	—	8,726,096 47
Mutual, N. Y.	23,727,868 70	6,707,309 62	416,749 91	—	34,496,083 29
Mutual Benefit, N. J.	5,683,835 47	2,294,414 01	20,409 20	4,644,165 06	7,998,658 68
National, Vt.	1,495,068 53	275,566 05	10,039 77	—	1,781,674 35
New England Mutual, Mass.	2,628,985 75	888,353 01	94,022 63	60,876 70	3,672,136 99
New York, N. Y.	24,242,517 00	4,189,140 78	398,464 96	—	28,830,122 74
Northwestern Mutual, Wis.	7,347,193 61	1,958,436 04	73,829 22	—	9,379,458 87
Penn Mutual, Pa.	3,084,562 56	768,130 62	14,046 06	41,703 84	3,908,443 08
Phoenix Mutual, Conn.	648,699 17	665,823 76	54,624 40	—	1,369,147 33
Provident Life and Trust, Pa.	2,890,423 69	708,668 30	—	—	3,599,291 99
Provident Savings, N. Y.	971,483 70	389,330 77	—	—	1,360,814 47
Travelers', Conn.	1,340,403 99	424,145 10	29,100 41	—	1,793,649 50
United States, N. Y.	1,061,943 14	274,922 23	—	12,830 68	1,350,553 61
Washington, N. Y.	1,976,824 30	642,479 01	13,625 33	—	2,631,928 64
Total, Companies of other States	\$120,740,973 09	\$98,894,394 95	\$1,969,785 41	\$5,185,771 20	\$156,790,424 65
Aggregate	121,465,089 94	29,136,748 41	1,986,736 20	6,202,965 10	157,791,539 65

CASUALTY COMPANIES.

American Steam Boiler, N. Y.	\$507,941 06	\$ 1,857 94	-	\$53,396 21	\$563,195 21
American Surety, N. Y.	382,524 34	64,328 06	-	-	446,852 39
Employers' Liability, Eng.	628,016 54	14,793 30	-	-	642,809 84
Fidelity and Casualty, N. Y.	1,057,903 05	21,641 87	\$ 210 00	-	1,079,754 92
Guarantee of North America, Can.	228,137 82	-	16,349 77	24,999 42	269,337 01
Hartford Steam Boiler, Conn.	568,560 68	63,871 55	-	2,213 11	634,645 34
Lloyd's Plate Glass, N. Y.	309,139 60	7,800 85	-	1,980 38	318,920 83
Standard L. & A., Mich.	506,681 57	15,854 17	-	-	522,635 74
Travelers', Conn.	2,086,132 21	93,434 14	5,593 03	-	2,195,159 38
Total.	\$6,285,036 87	\$283,561 87	\$22,052 80	\$82,569 12	\$6,673,260 66

RECAPITULATION.

Maine Life Company.	\$ 724,116 85	\$ 242,553 46	\$ 17,450 79	\$ 17,193 90	\$ 1,001,115 00
Life Companies of other States.	120,740,973 09	26,394,394 95	1,969,285 41	5,185,771 20	156,790,424 65
Casualty Companies.	6,285,036 87	283,561 87	22,052 80	82,569 12	6,673,260 66
Aggregate.	\$127,750,126 81	\$29,420,330 28	\$2,008,789 00	\$5,285,554 22	\$164,464,800 31

Table V — Showing the Nature of the Expenditures During the Year Ending December 31st, 1889, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Losses and claims.	Policies surrendered and purchased.	Dividends to policy holders.	Dividends to stock holders.	Commissions.	Salaries of officers and employes.	All other expenditures.	Total expenditures.
MAINE LIFE COMPANY.								
Union Mutual	\$483,015 19	\$33,339 71	\$31,489 81	—	\$52,593 66	\$45,881 41	\$194,953 30	\$841,262 08
LIFE COS OF OTHER STATES.								
Attna, Conn.	2,686,901 91	312,118 67	612,420 22	\$125,000 00	494,993 05	136,237 04	203,359 78	4,601,032 70
Commercial Union, N. Y.	4,179,092 33	494,391 07	1,161,829 91	—	9,332 49	8,332 80	36,079 26	53,761 55
Connecticut Mut., Conn.	8,087,379 75	2,273,084 12	1,482,394 02	7,000 00	272,871 60	122,697 15	681,517 90	6,916,899 96
Equitable, N. Y.	681,991 00	178,240 72	225,777 57	—	2,805,370 36	658,834 22	2,532,890 42	17,846,832 89
Massachusetts Mut., Mass.	3,045,194 77	34,472 68	27,817 15	52,500 00	225,884 22	171,903 43	132,334 29	1,622,331 23
Metropolitan, N. Y.	9,657,695 23	3,254,036 28	2,288,876 87	—	2,135,915 73	267,822 13	886,484 26	6,450,236 72
Mutual, N. Y.	2,994,575 67	691,821 08	1,353,420 67	—	4,220,600 31	783,141 47	1,425,150 45	21,629,502 61
Mutual Benefit, N. J.	352,774 96	154,437 68	131,932 87	—	627,099 24	128,774 80	441,140 16	6,212,831 62
National, Vt.	1,449,967 00	243,064 89	561,010 73	—	244,415 25	25,955 40	166,335 58	1,075,871 74
New England Mut., Mass.	7,412,848 45	2,210,914 70	2,467,328 51	—	208,721 58	101,019 04	210,039 04	2,803,822 28
New York, N. Y.	2,347,066 49	267,007 23	928,048 07	—	3,735,140 50	413,601 19	1,606,086 59	17,875,919 94
Northwestern Mut., Wis.	1,011,210 12	216,433 69	637,383 51	—	1,193,305 60	141,317 97	384,100 25	5,200,815 61
Penn Mutual, Pa.	900,309 93	127,355 08	119,577 23	12,000 00	846,354 62	241,402 64	184,165 37	2,561,969 98
Phoenix Mutual, Conn.	852,669 72	437,583 80	—	—	46,832 70	43,743 32	149,256 48	1,399,094 74
Provident Life & Trust, Pa.	550,203 78	2,072 52	372,469 64	—	284,784 89	97,794 75	156,345 35	1,829,178 61
Provident Savings, N. Y.	462,440 97	90,870 83	158,248 44	—	176,689 91	41,298 85	151,823 11	1,294,557 81
Travelers, Conn.	406,660 28	97,537 47	177,564 00	30,800 00	146,292 54	64,890 20	153,312 52	918,777 06
United States, N. Y.	833,239 77	268,804 48	12,006,129 44	8,690 50	132,003 79	44,552 60	164,969 35	1,034,771 83
Washington, N. Y.	\$47,948,242 16	\$11,414,296 99	\$12,637,419 25	\$235,990 50	181,642 72	71,057 83	307,677 58	1,848,676 88
Total, Cos. of other States,	48,433,257 35	11,447,036 70	12,637,419 25	235,990 50	\$17,408,293 10	\$3,564,318 73	\$10,009,297 74	\$103,266,568 66
Aggregate					17,540,876 76	3,610,199 14	10,204,251 04	104,109,830 74

CASUALTY COMPANIES.									
Am. Steam Boiler, N. Y.	\$28,550 82	-	-	\$80,000 00	\$125,497 88	\$30,073 97	\$228,553 26	\$492,876 93	
American Surety, N. Y.	88,908 06	-	-	60,000 00	27,292 61	83,814 18	64,553 07	324,567 92	
Employers' Liability Eng.,	180,044 88	-	-	-	161,870 83	35,680 23	94,454 13	472,050 07	
Fidelity & Casualty, N. Y.,	316,704 49	-	-	20,000 00	278,485 38	105,465 86	180,492 34	900,618 06	
Guarantee of N. A., Can.	74,958 36	-	-	18,276 00	8,544 44	63,215 16	57,551 26	212,545 22	
Hartford St'm Boiler, Conn	41,909 05	-	-	50,000 00	148,780 77	24,402 87	297,608 29	562,700 98	
Lloyd's Plate Glass, N. Y.	130,027 29	-	-	12,000 00	74,367 15	69,555 36	10,707 44	286,657 29	
Standard L. & A., Mich..	256,064 87	-	-	-	140,459 12	46,873 45	51,489 94	493,887 38	
Travelers, Conn	1,026,552 52	-	-	96,000 00	674,819 00	106,711 21	951,933 32	2,856,036 05	
Total.....	\$2,143,220 34	-	-	\$336,276 00	\$1,640,117 18	\$544,792 28	\$1,917,363 10	\$6,601,768 90	

RECAPITULATION.

Maine Life Company.....	\$ 425,015 19	\$ 33,339 71	\$ 31,489 81	-	\$ 52,583 66	\$ 45,880 41	\$ 194,913 30	\$ 843,262 08	
Life Cos. of other States..	47,918,242 16	11,414,296 99	12,666,129 44	\$235,990 50	17,186,293 10	3,564,318 73	10,003,297 74	103,266,568 66	
Casualty Companies.....	2,143,220 34	-	-	\$36,276 00	1,640,117 18	544,792 28	1,937,363 10	6,601,768 90	
Aggregate	\$50,576,477 69	\$11,447,636 70	\$12,637,619 25	\$572,266 50	\$19,180,993 94	\$4,154,991 42	\$12,141,614 14	\$110,711,599 64	

Table VI—*Exhibit of Policies.*

Name of Company.	Policies in Force Dec. 31, 1888.		Policies Issued During 1889.		Policies Terminated During 1889.		Policies in Force Dec. 31, 1889.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
MAINE LIFE COMPANY.								
Union Mutual,	14,728	\$36,366,600 41	2,204	\$ 4,879,786 39	2,039	\$ 4,070,781 26	14,873	\$ 27,204,605 59
LIFE COMPANIES OF OTHER STATES.								
Etna, Conn.	67,747	102,901,303 44	9,968	21,399,689 60	6,730	12,634,274 00	70,983	110,669,718 94
Commercial Union, N. Y.	—	—	464	1,829,500 00	109	649,000 00	355	1,280,500 00
Connecticut Mutual, Conn.	63,660	161,361,913 00	3,458	9,236,204 00	3,284	8,878,623 00	63,830	151,739,494 60
Equitable, N. Y.	148,403	549,216,126 00	45,381	175,264,100 00	23,120	93,463,560 00	170,666	631,016,686 00
Massachusetts Mutual, Mass.	18,767	49,480,584 00	4,449	15,103,763 00	2,590	8,266,844 00	20,626	56,320,503 00
Metropolitan, N. Y.	3,379	4,067,777 00	242	277,672 00	302	358,757 00	3,319	3,946,592 00
Mutual, N. Y.	138,190	482,050,579 00	41,443	151,564,563 00	20,622	67,765,735 00	182,013	563,839,387 00
Mutual Benefit, N. J.	57,934	163,498,623 00	8,494	22,217,255 00	5,121	13,098,864 00	61,327	162,617,014 00
National, Vt.	16,850	32,317,303 00	4,744	12,743,988 00	2,770	6,298,750 00	18,824	38,767,541 00
New England Mutual, Mass.	25,303	73,591,241 00	3,759	11,067,055 00	1,968	6,703,383 00	27,096	78,934,903 00
New York, N. Y.	129,911	419,886,505 00	39,499	151,119,088 00	19,029	75,403,623 00	150,381	495,601,970 00
Northwestern Mutual, Wis.	73,130	172,518,891 00	19,014	51,777,480 00	7,815	21,890,448 00	84,339	202,405,923 00
Penn Mutual, Pa.	27,714	68,372,882 00	6,800	18,418,000 00	3,106	7,721,302 00	31,408	79,069,580 00
Phoenix Mutual, Conn.	17,468	24,874,293 00	1,221	1,449,183 00	1,591	2,366,014 00	17,101	23,953,484 00
Provident Life and Trust, Pa.	20,736	61,003,694 00	4,433	13,269,382 00	1,763	6,456,510 00	23,406	71,816,566 00
Provident Savings, N. Y.	12,963	51,012,286 00	5,404	19,172,197 00	2,503	9,230,275 00	15,752	60,954,208 00
Travelers', Conn.	21,117	41,138,361 00	3,456	8,899,376 00	2,126	5,038,787 00	22,447	44,978,919 00
United States, N. Y.	12,666	25,752,267 00	3,667	9,523,581 00	2,063	4,844,576 00	13,870	30,431,272 00
Washington, N. Y.	19,273	42,768,034 00	5,119	10,663,767 00	3,364	7,041,477 00	21,028	46,380,324 00
Total, Companies of other States.	895,025	\$2,518,808,664 44	213,718	\$704,007,742 60	109,982	\$56,019,882 00	998,761	\$2,856,796,574 94
Aggregate.	909,753	2,545,204,264 90	215,922	708,887,526 89	112,011	\$60,080,613 26	1,018,634	2,884,001,150 53

CASUALTY COMPANIES.									
American Steam Boiler, N. Y.	-	\$63,183,882 00	-	\$73,431,724 00	-	\$38,534,853 00	-	\$99,080,453 00	
American Surety, N. Y.	-	54,630,363 00	-	64,620,770 00	-	58,331,461 00	-	60,969,672 00	
Employers' Liability, Eng.	-	46,757,530 00	-	129,529,996 00	-	58,937,511 00	-	117,350,015 00	
Fidelity and Casualty, N. Y.	-	91,630,343 18	-	183,317,024 14	-	94,191,941 61	-	150,735,625 71	
Guarantee of North America, Can.	-	32,354,466 00	-	47,651,283 00	-	41,487,342 00	-	38,518,407 00	
Hartford Steam Boiler, Conn.	-	91,102,143 00	-	64,939,800 00	-	94,861,253 00	-	121,200,690 00	
Lloyd's Plate Glass, N. Y.	-	9,209,601 00	-	11,071,639 00	-	9,566,711 00	-	10,714,529 00	
Standard L. & A., Mich.	-	48,172,625 00	-	68,423,930 00	-	57,866,775 00	-	58,729,800 00	
Travelers, Conn.	-	241,603,668 00	-	292,716,502 00	-	290,573,562 00	-	243,746,608 00	
Total.....	-	\$669,694,521 18	-	\$905,722,688 14	-	\$1,044,442,022 87	-	\$3,781,066,940 24	

RECAPITULATION.

Maine Life Company.....	14,728 \$	26,395,600 46	2,204 \$	4,879,786 39	2,039 \$	4,070,781 36	14,873 \$	27,204,605 69
Life Companies of other States.....	895,025	2,518,808,864 41	213,718	704,007,742 50	109,982	356,019,832 00	998,761	2,856,796,574 94
Casualty Companies.....	-	668,694,521 18	-	903,722,688 14	-	684,351,409 61	-	900,065,199 71
Aggregate.....	909,753 \$	3,213,898,786 08	216,92 \$	31,614,610,217 01	112,041 \$	1,044,442,022 87	1,013,634 \$	3,781,066,940 24

Table VII—Showing the Number and Amount of Policies

Name of Company.	By Death, Expiry or Maturity.		By Surrender.	
	No.	Amount.	No.	Amount.
MAINE LIFE COMPANY.				
Union Mutual	615	\$1,082,772 47	48	\$157,682 81
LIFE COMPANIES OF OTHER STATES.				
Etna, Conn.	2,256	3,285,623 00	957	1,501,189 00
Commercial Union, N. Y.	-	-	-	-
Connecticut Mutual, Conn.	1,696	3,928,123 00	580	1,480,610 00
Equitable, N. Y.	2,167	8,506,534 00	2,995	13,096,874 00
Massachusetts Mutual, Mass.	407	919,499 00	520	1,208,702 00
Metropolitan, N. Y.	82	87,196 00	101	139,645 00
Mutual, N. Y.	3,055	9,514,582 00	2,459	9,514,813 00
Mutual Benefit, N. J.	1,600	4,501,155 00	1,720	4,563,219 00
National, Vt.	194	363,325 00	796	1,114,340 00
New England Mutual, Mass.	648	1,840,525 00	468	1,077,981 00
New York, N. Y.	2,335	6,402,203 00	2,307	12,491,630 00
Northwestern Mutual, Wis.	1,087	5,166,751 00	684	1,528,299 00
Penn Mutual, Pa.	519	1,301,213 00	391	988,371 00
Phoenix Mutual, Conn.	617	840,903 00	204	317,099 00
Provident Life and Trust, Pa.	4,556	828,218 00	-	1,051,039 00
Provident Savings, N. Y.	2,123	7,858,625 00	-	-
Travelers', Conn.	306	483,270 00	185	273,697 00
United States, N. Y.	269	478,521 00	96	225,715 00
Washington, N. Y.	375	789,477 00	495	1,261,750 00
Total, Companies of other States	19,726	\$57,095,743 00	14,958	\$51,834,973 00
Aggregate	20,341	\$58,178,515 47	15,006	\$51,992,655 81
CASUALTY COMPANIES.				
American Steam Boiler, N. Y.	-	-	-	-
American Surety, N. Y.	-	-	-	-
Employers' Liability, Eng.	-	-	-	-
Fidelity and Casualty, N. Y.	-	-	-	-
Guarantee of North America, Can.	-	-	-	-
Hartford Steam Boiler, Conn.	-	-	-	-
Lloyd's Plate Glass, N. Y.	-	-	-	-
Standard L & A, Mich.	-	-	-	-
Travelers', Conn.	-	-	-	-
Total	-	-	-	-

RECAPIT

Maine Life Company	615	\$ 1,082,772 47	48	\$ 157,682 81
Life Companies of other States	19,726	57,095,743 00	14,958	51,834,973 00
Casualty Companies	-	-	-	-
Aggregate	20,341	\$58,178,515 47	15,006	\$51,992,655 81

Terminated During 1889, and the Mode of Termination.

By Lapse.		By Change.		Not Taken.		Total Policies Terminated.	
No.	Amount.	No.	Amount	No.	Amount.	No.	Amount.
879	\$1,624,650	4	\$92,325 98	513	\$1,113,350	2,059	\$4,070,781 26
1,849	4,283,396	43	106,785 00	1,625	3,457,281	6,730	12,634,274 00
74	344,000	-	-	35	205,000	109	549,000 00
788	2,046,500	2	775,890 00	222	637,500	3,288	8,868,623 00
11,637	37,491,112	-	-	6,321	34,369 010	23,120	93,463,560 00
843	2,567,880	-	553,313 00	820	3,026,450	2,590	8,265,844 00
115	127,410	1	1,000 00	3	3,500	302	358,757 00
7,972	20,995,423	-	1,098,300 00	7,136	26,642,637	20,622	67,765,755 00
1,005	2,175,595	-	-	796	1,858,895	5,121	13,098,864 00
866	1,991,500	59	387,335 00	865	2,432,250	2,770	6,288,750 00
454	1,559,414	3	106,473 00	395	1,119,000	1,968	5,703,393 00
7,518	21,726,814	-	964,875 00	6,869	30,818,101	19,029	75,403,623 00
4,235	9,459,054	-	293,155 00	1,809	5,452,989	7,815	21,890,448 00
1,499	3,238,042	14	292,576 00	683	1,901,100	3,106	7,721,302 00
413	570,621	98	210,930 00	259	426,461	1,591	2,366,014 00
-	2,682,753	-	629,000 00	-	265,500	-	5,456,510 00
19	18,000	19	194,650 00	344	1,159,000	2,505	9,230,275 00
1,024	2,420,400	267	795,380 00	344	1,086,040	2,126	5,058,787 00
1,132	2,605,050	45	219,690 00	521	1,285,600	2,063	4,844,576 00
1,542	2,997,792	-	-	952	1,992,458	3,364	7,041,477 00
42,985	\$123,290,792	551	\$6,649,552 00	29,999	\$118,138,772	108,219	\$356,009,832 00
43,864	123,915,442	555	6,741,877 98	30,512	119,252,122	110,278	360,080,613 26
-	-	-	-	-	-	-	\$38,534,853 00
-	-	-	-	-	-	-	58,331,461 00
-	-	-	-	-	-	-	58,937,511 00
-	-	-	-	-	-	-	94,191,941 61
-	-	-	-	-	-	-	41,487,342 00
-	-	-	-	-	-	-	34,861,253 00
-	-	-	-	-	-	-	9,566,711 00
-	-	-	-	-	-	-	57,866,775 00
-	-	-	-	-	-	-	290,573,562 00
-	-	-	-	-	-	-	\$684,361,509 61

ULATION.

879	\$ 1,624,650	4	\$ 92,325 98	513	\$ 1,113,350	2,059	\$ 4,070,781 26
42,985	122,290,792	551	6,649,552 00	29,999	118,138,772	108,219	356,009,812 00
-	-	-	-	-	-	-	684,361,509 61
43,864	\$123,915,442	555	\$6,711,877 98	30,512	\$119,252,122	110,278	\$1,041,442,122 87

Table VIII—Showing the Business Transacted in Maine During the Year Ending December 31st, 1889, by Life and Casualty Insurance Companies.

Name of Company.	Policies in Force Dec. 31, 1889.		Policies Issued During the Year.		Premiums received	Losses incurred.	Losses paid.	Taxes paid on premiums.
	Number.	Amount.	Number.	Amount.				
MAINE LIFE COMPANY.								
Union Mutual.....	908	\$1,239,081 59	256	\$342,309 72	\$34,198 84	\$17,282 58	\$19,842 29	\$1,592 84
LIFE COMPANIES OF OTHER STATES.								
Aetna, Conn.	1,585	1,850,313 00	166	206,966 00	71,109 50	88,004 00	88,235 00	
Commercial Union, N. Y.	1	1,000 00	1	1,000 00				
Connecticut Mutual, Conn.	1,857	2,972,370 00	174	3,108 00	90,071 53	65,565 00	89,523 00	
Equitable, N. Y.	989	1,826,267 00	205	389,844 00	42,041 87	23,990 60	24,990 60	
Massachusetts Mutual, Mass.	751	1,043,123 00	244	301,750 00	27,977 79	23,750 00	22,750 00	593 64
Metropolitan, N. Y.	43	41,860 00	23	19,166 00	† 66,298 81	25,031 65	25,031 65	623 62
Mutual, N. Y.	2,614	4,808,311 82	451	1,182,497 00	145,412 43	116,874 44	126,674 41	187 30
Mutual Benefit, N. J.	1,532	2,681,138 00	170	196,436 00	61,170 72	45,156 00	61,891 00	60 29
National, Vt.	239	327,185 00	67	81,000 00	10,266 31	6,300 00	6,300 00	182 48
New England Mutual, Mass.	1,605	2,874,012 00	238	385,214 00	71,676 90	81,019 99	70,289 99	1,664 25
New York, N. Y.	1,100	2,302,290 00	324	556,615 00	73,689 48	56,707 12	47,902 37	381 22
Northwestern Mutual, Wis.	598	920,395 00	255	437,580 00	31,802 34	13,000 00	13,000 00	300 00
Penn Mutual, Pa.	661	992,500 00	130	199,000 00	37,521 30	2,890 00	2,615 00	750 42
Phoenix Mutual, Conn.	651	628,270 00	91	107,714 00	20,730 06	6,314 00	6,087 00	101 24
Provident Life and Trust, Pa.	307	523,366 00	56	113,840 00	19,100 57	4,000 00	5,000 00	352 01
Provident Savings, N. Y.	28	90,000 00	16	49,000 00	1,595 63			31 91
Travelers', Conn.	641	759,341 00	35	54,288 00	19,839 29	5,000 00	2,000 00	897 20
United States, N. Y.	121	176,210 00	15	45,690 00	5,500 17	1,370 00	1,370 00	77 20
Washington, N. Y.	284	316,210 00	131	152,470 00	12,879 60	4,313 90	4,010 00	170 23
Total. Companies of other States.	15,510	\$25,036,951 82	2,794	\$1,803,198 00	\$804,684 20	\$669,086 70	\$586,670 05	\$6,406 01
Aggregate.	16,418	26,276,033 41	3,060	6,145,477 72	838,883 04	686,369 28	606,612 31	7,998 85

CASUALTY COMPANIES.									
Accident Ins. Co. of North America...	Withdrawn.								
American Steam Boiler, N. Y.	-								\$15 75
American Surety, N. Y.	-								77 35
Employers' Liability, Eng.	-								18 36
Fidelity and Casualty, N. Y.	-								61 55
Guarantee of North America, Canada,	-								80 07
Hartford Steam Boiler, Conn.	-								5 88
Lloyd's Plate Glass, N. Y.	-								193 64
Standard L. & A., Mich.	-								15 88
Travelers', Conn.	-								13 64
Total.....	-	3,997	\$11,102,886 26	\$81,706 30	\$26,771 61	\$26,118 76	\$40 86	\$40 86	\$482 12

RECAPITULATION.

Maine Life Company.....	908	\$ 1,239,081 59	256	\$ 842,309 72	\$ 34,198 84	\$ 17,282 58	\$ 19,842 29	\$1,592 84
Life Companies of other States.....	15,510	25,086,851 82	2,794	4,803,188 00	804,584 20	569,086 70	586,670 05	6,406 01
Casualty Companies.....	-	-	3,997	11,102,886 26	81,706 30	26,771 61	26,118 76	482 12
Aggregate.....	16,418	\$26,276,033 41	7,047	\$16,245,385 98	\$970,589 34	\$613,140 89	\$632,631 10	\$8,480 97

* Exclusive of 14,449 Industrial Policies in force, insuring \$1,669,289. † Including Industrial Policies ‡ Including receipts for inspections.

Table IX—Showing the Reserve Fund, Assets, Liabilities and Insurance in Force on the 31st day of December, 1889, with the Income and Expenditures for the Year Ending December 31st, 1889, of Assessment Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Reserve fund.	Cash assets, including reserve.	Liabilities.	Insurance in force.	Income.		Expenditures.	
					From members.	All other sources.	For losses.	For expenses.
MAINE LIFE COMPANIES.								
Kennebec Mutual, Waterville.....	\$ 126 10	\$ 174 06	-	\$ 200,000	\$ 1,011 56	\$ 182 92	-	\$ 1,017 67
Maine Benefit, Auburn.....	62,031 50	66,921 23	\$ 43 66	14,920,000	138,626 27	2,324 81	\$109,000 00	29,362 00
Maine & New Brunswick, Bangor.....	9,615 3	10,265 83	6,203 00	9,972,000	61,185 33	5,692 30	25,000 00	35,758 10
Provident Aid, Portland.....	19,843 40	21,783 73	3,414 11	6,845,500	45,459 25	863 58	32,500 00	15,109 41
Total.....	\$81,416 32	\$83,144 85	\$9,657 77	\$29,937,300	\$246,282 41	\$9,563 61	\$166,500 00	\$80,647 18
LIFE COMPANIES OF OTHER STATES.								
Bay State Beneficiary, Mass.....	\$27,954 04	\$138,360 37	-	\$36,201,000	\$128,017 49	\$ 3,111 21	\$337,200 00	\$ 62,303 80
Covenant Mutual Benefit, Ill.....	56,618 26	441,110 13	\$16,314 42	85,712,500	941,397 33	2,314 26	734,090 56	127,191 59
Hartford Life and Annuity, Conn.....	752,354 71	847,170 22	25,438 41	70,784,000	1,100,171 33	118,006 82	728,268 91	279,862 67
Massachusetts Benefit, Mass.....	200,328 02	438,466 44	-	69,141,750	940,798 75	12,066 92	637,907 58	154,103 60
Mutual Reserve Fund, N. Y.....	456,509 35	2,512,688 94	296,860 58	181,458,200	3,032,118 61	76,386 72	1,836,011 26	713,728 22
U. S. Masonic Benevolent, Iowa.....	101,622 33	106,578 01	333 30	20,207,500	151,315 92	28,095 29	112,500 00	43,746 63
Total.....	\$1,597,416 73	\$4,481,874 13	\$338,866 71	\$196,704,930	\$6,696,869 23	\$262,951 23	\$1,406,000 34	\$1,390,937 21
Aggregate.....	1,678,833 03	4,574,018 98	348,524 48	526,642,430	6,813,151 64	272,544 86	4,572,500 34	1,461,581 39
MAINE CASUALTY COMPANIES.								
*Dirigo Mutual Accident, Lewiston....	\$435 00	\$441 74	\$ 936 00	-	\$3,959 53	\$234 80	\$1,472 75	\$2,864 24
*Golden Rule Relief, Portland.....	343 75	343 75	1,879 10	-	319 85	-	260 27	169 25
Maine Mutual Accident, Portland.....	2,000 00	2,608 10	1,093 60	\$1,878,650	19,330 53	80 00	9,923 67	9,698 35
Total.....	\$2,778 75	\$3,396 59	\$3,808 70	\$3,878,650	\$23,609 91	\$314 80	\$11,656 64	\$12,731 84

CASUALTY COMPANIES OF OTHER STATES	\$50,000 00	\$74,268 36	\$8,858 21	\$40,009,775	\$151,903 88	\$441 50	\$33,512 08	\$109,352 27
Mutual Accident Indemnity, N. Y.	11,080 00	33,671 96	2,830 00	30,808,750	123,677 00	531 25	43,978 65	71,246 12
New England Mutual Accident, Mass..								
Total.....	\$61,080 00	\$107,930 32	\$11,688 21	\$70,818,525	\$275,579 88	\$ 972 75	\$77,490 73	\$173,598 39
Aggregate.....	63,858 75	111,326 91	14,486 91	74,697,175	299,189 79	1,286 55	89,147 37	186,330 23

RECAPITULATION.

Life Companies	\$1,678,833 03	\$4,574,018 98	\$348,524 48	\$526,642,450	\$6,843,151 64	\$272,544 86	\$4,572,500 34	\$1,461,584 39
Casualty Companies.....	63,858 75	111,326 91	14,486 91	74,697,175	299,189 79	1,286 55	89,147 37	186,330 23
Aggregate	\$1,742,691 80	\$4,684,345 89	\$363,011 39	\$601,339,625	\$7,142,341 43	\$273,831 41	\$4,661,648 71	\$1,647,914 62

*Discontinued business October 1, 1899.

†Discontinued accident business.

Table X.—Showing the Business Transacted in Maine During the Year Ending December 31st, 1889, by Assessment Life and Casualty Insurance Companies.

Name of Company.	CERTIFICATES WRITTEN DURING THE YEAR.		CERTIFICATES TERMINATED DURING THE YEAR.		CERTIFICATES IN FORCE DECEMBER 31, 1889.		Losses and claims paid during the year.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	
MAINE LIFE COMPANIES.							
Kennebec Mutual	53	\$ 200,000	-	-	53	\$ 200,000	
Maine Benefit	1183	2,276,000	448	\$993,000	6,197	14,433,000	\$101,000 00
Maine & New Brunswick	2123	7,733,000	230	946,000	2,676	9,831,000	26,000 00
Provident Aid	273	584,500	172	523,500	1,607	4,823,500	32,500 00
Total	3632	\$10,793,500	850	\$2,462,500	10,533	\$25,287,500	\$168,500 00
LIFE COS. OF OTHER STATES.							
Bay State Beneficiary, Mass.....	32	\$105,000	-	-	32	\$105,000	
Covenant Mutual Benefit, Ill.....	6	13,750	-	-	6	13,750	
Hartford Life and Annuity, Conn..	-	-	2	\$ 3,000	17	36,000	
Massachusetts Benefit, Mass.....	224	511,000	60	135,500	164	375,500	\$19,785 44
Mutual Reserve Fund, N. Y.....	89	391,000	4	12,000	116	494,500	
U.S.Masonic Benevolent Ass'n, Ia.,	39	97,500	-	-	39	97,500	
Total.....	390	\$1,118,250	66	\$160,500	374	\$1,122,250	\$19,785 44
Aggregate	4022	\$11,911,750	916	\$2,613,000	10,907	\$30,409,750	\$172,285 44
MAINE CASUALTY COMPANIES.							
Dirigo Mutual Accident.....	395	-	922	-	-	-	\$1,472 75
Golden Rule Relief.....	-	-	171	\$ 171,000	-	-	235 82
Maine Mutual Accident.....	1343	\$2,575,400	1713	\$3,355,800	1,243	\$3,878,650	9,923 62
Total	1738	\$2,575,400	2806	\$3,506,800	1,243	\$3,878,650	\$11,692 19

STATISTICAL TABLES.

xxvii

CASUALTY COS. OF OTHER STATES.					\$
Machinery's' Acc Ind. Co. N Y . . .	206	\$ 592,500	100	\$195,500	\$ 286
New Eng. Mut. Accident, Mass. . .	665	1,431,875	321	589,375	1,207 32
Total.....	871	\$1,994,375	421	\$777,875	\$1,210 18
Aggregate	2609	\$1,569,775	3227	\$4,281,675	\$12,842 37

Life Companies.....	4022	\$11,911,750	916	\$3,613,000	10,907	\$30,409,750	\$172,285 44
Casualty Companies.....	2809	4,689,775	3227	4,281,875	1,693	5,096,150	12,842 37
Aggregate.....	6631	\$16,481,525	4143	\$6,897,875	12,600	\$35,504,900	\$185,127 81

Table X—Showing the Business Transacted in Maine During the Year Ending December 31st, 1889, by Assessment Life and Casualty Insurance Companies.

Name of Company.	CERTIFICATES WRITTEN DURING THE YEAR.		CERTIFICATES TERMINATED DURING THE YEAR.		CERTIFICATES IN FORCE DECEMBER 31, 1889.		Losses and claims paid during the year.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	
MAINE LIFE COMPANIES.							
Kennebec Mutual	53	\$ 200,000	-	-	53	\$ 200,000	
Maine Benefit	1183	2,276,000	448	\$993,000	6,197	14,433,000	\$101,000 00
Maine & New Brunswick	2123	7,733,000	230	946,000	2,676	9,831,000	25,000 00
Provident Aid.....	273	584,500	172	523,500	1,607	4,823,500	32,500 00
Total	3632	\$10,793,500	850	\$2,462,500	10,533	\$29,287,500	\$158,500 00
LIFE COS. OF OTHER STATES.							
Bay State Beneficiary, Mass.....	32	\$105,000	-	-	32	\$105,000	
Covenant Mutual Benefit, Ill	6	13,750	-	-	6	13,750	
Hartford Life and Annuity, Conn.....	-	-	2	\$ 3,000	17	36,000	
Massachusetts Benefit, Mass.....	234	511,000	60	135,500	164	375,500	\$13,785 44
Mutual Reserve Fund, N. Y.	89	391,000	4	12,000	116	494,500	
U.S.Masonic Benevolent Assoc'n, Ia., ..	39	97,500	-	-	39	97,500	
Total.....	390	\$1,118,250	66	\$160,500	374	\$1,127,250	\$13,785 44
Aggregate.....	4022	\$11,911,750	916	\$2,613,000	10,907	\$30,409,750	\$172,285 44
MAINE CASUALTY COMPANIES.							
Dirigo Mutual Accident.....	395	-	922	-	-	-	\$1,472 75
Golden Rule Relief.....	-	-	171	\$ 171,000	-	-	235 82
Maine Mutual Accident.....	1343	\$2,575,400	1713	\$3,355,800	1,243	\$3,878,650	9,923 62
Total	1738	\$2,575,400	2806	\$3,506,800	1,243	\$3,878,650	\$11,632 19

STATISTICAL TABLES.

xxxvii

[illegible]

Table XI—Showing the Business Transacted in Maine During the Year Ending December 31st, 1889, by Fraternal Beneficiary Organizations.

Name of Company.	Members Admitted During the Year.		Membership Terminated During the Year.		Membership December 31, 1889		Losses and claims paid during the year.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	
MAINE COMPANIES.							
Ancient Order of Hibernians, Portland	20	-	-	-	73	-	\$ 130 00
Oasco Bay Commandery, Portland	5	\$9,000	6	\$9,000	99	\$153,000	1,876 00
Citizens' Mutual Relief Society, Portland	25	-	150	-	689	-	13,580 00
Good Templars' Relief Association, Portland	18	-	1	-	17	-	-
Maine Central Railroad Relief Ass'n, Portland ..	177	-	25	-	869	-	5,434 00
Maine Commercial Travelers' Ass'n, Portland	1	-	48	-	92	-	382 00
Maine State Pythian Relief Ass'n, Portland	178	-	25	-	1339	-	10,224 99
Masons' Mutual Relief Ass'n, Mechanic Falls ..	83	-	361	-	1705	-	29,000 00
Northeastern Masonic Relief Ass'n, Augusta	3	-	419	-	142	-	4,100 00
Odd Fellows' Benefit Association, Portland	3	-	26	-	226	-	1,214 00
Odd Fellows' Graded Mut. Relief Ass'n, Norway ..	232	*200,000	27	*24,611	1089	*775,389	4,611 00
Odd Fellows' Mutual Relief Association, Portland ..	1	-	314	-	1010	-	38,402 98
Patrons' Mutual Aid Society of Maine, Lewiston ..	52	*37,700	31	*22,475	750	*343,750	5,186 00
Portland Masonic Relief Association, Portland	2	-	108	-	747	747,000	17,038 17
Portland Temperance Reform Club, Portland	84	-	13	-	126	-	-
Total	886	\$246,700	1514	\$55,086	9603	\$2,219,139	\$131,174 14
COMPANIES OF OTHER STATES.							
American Legion of Honor, Mass	-	-	24	\$ 75,500	395	\$1,283,500	\$13,500 00
Ancient Order of United Workmen	378	\$756,000	69	138,000	3418	6,836,000	48,000 00
Equitable Aid Union, Penna.	20	35,335	-	-	20	35,335	-
Home Circle, Mass.	36	63,500	4	8,500	94	192,000	10,000 00
Knights of Honor, Mo.	25	33,000	42	82,000	711	1,359,000	-

	1	1,000	8	10,000	192	339,000	4,000 00
Knights of Pythias, Ill.	24	—	—	—	34	—	—
Masonic National Health and Accident Ass'n, Mass.	410	1,722,000	361	1,481,000	235	945,000	2,756 04
Masons' Fraternal Accident Ass'n of America, Mass.	1225	1,699,000	26	37,000	1323	1,864,000	4,000 00
New England Order of Protection, Mass.	40	74,000	—	—	40	74,000	40 00
Northern Legion, Mass.	—	—	—	—	—	—	—
Northern Mutual Relief Association, Mass.	8	10,500	2	3,000	115	180,000	1,000 00
Odd Fellows' Fraternal Accident Ass'n, Mass.	755	1,472,475	230	447,750	525	1,024,725	3,941 82
Odd Fellows' Mut. Aid & Accident Ass'n, Ohio	14	17,000	1	1,000	13	16,000	—
Order of United Friends, N. Y.	21	44,000	131	221,000	518	907,000	7,000 00
Red Men's Fraternal Accident Ass'n of Am., Mass.	84	239,500	—	—	84	239,500	146 43
Red Men's Mutual Relief Ass'n of N. E., Mass.	12	16,000	—	—	12	16,000	—
Royal Arcanum, Mass.	7	21,000	11	33,000	511	1,507,500	3,000 00
Royal Conclave of Knights and Ladies, Mass.	98	211,000	10	27,000	166	386,000	560 00
Royal Society of Good Fellows, Mass.	343	621,000	114	252,000	487	993,000	8,400 00
Royal Templars of Temperance, N. Y.	15	19,500	15	19,500	100	142,000	—
U. S. Masonic Accident Association, Mass.	108	421,500	—	—	108	421,500	—
United Fellowship, Mass.	55	101,500	157	306,000	649	1,278,500	26,000 00
United Order of Pilgrim Fathers, Mass.	150	226,000	63	109,000	1237	2,061,000	17,000 00
Total	3829	\$7,806,810	1268	\$3,251,250	10,967	\$22,100,560	\$149,344 29

RECAPITULATION.

	886	\$ 246,700	1354	\$ 55,086	9,603	\$ 2,219,139	\$131,174 14
Maine Companies.	3829	7,806,810	1268	3,251,250	10,967	22,100,560	149,344 29
Companies of Other States.	—	—	—	—	—	—	—
Aggregate.	4715	\$8,053,510	2622	\$3,306,336	20,570	\$24,319,699	\$280,518 43

The Maine Companies in many cases issue no certificates and write in no definite sums; the above tables, therefore, are defective in this particular.

* Estimated.

MAINE LIFE INSURANCE COMPANY.

**ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS
CONDITION ON THE 31st DAY OF DECEMBER, 1889.**

(1)

UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

JOHN E DEWITT, *President.*

ARTHUR L BATES, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,143,220 02
Loans on bond and mortgage (first liens).....	1 331,405 94
Loans secured by collaterals.....	295,842 97
Premium notes and loans on policies now in force.....	460,119 64
Stocks and bonds owned by the company, market value ...	2,539,725 35
Cash in office of company and deposited in banks and trust companies...	203,410 85
Interest and rents due and accrued.....	63,685 74
Net amount deferred and outstanding premiums on policies in force December 31st, 1889.....	118,783 93
Other assets, viz: Forborne premiums, \$744.60; bills receivable, \$450.46; agents and other ledger balances (net) \$822.88; cash in transit December 31st, 1889 (since received) \$403.74	2,421 68
Total admitted assets.....	\$6,158,616 12

UNADMITTED ASSETS.

Agents' and other ledger balances (net).....	\$822 88
Bills receivable	450 46
Total unadmitted assets	\$1,273 34

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES) HY-
POTHECATED TO THE UNION MUTUAL LIFE INSURANCE COMPANY, AS COLLATERAL
SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE PAR AND
MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED THEREON DECEMBER
31st, 1889.

Description.	Total Par Value.	Total Market Value.	Amount Loaned Thereon.
Maine Central R. R. Co. 7s.....	\$2,000 00	\$2,680 00	\$2,000 00
Lewiston & Auburn Horse R. R. stock, 15 shares,	1,500 00	1,025 00	288 38
Central Wharf, Portland, Me. stock, 24 shares...	24,000 00	21,600 00	12,000 00
Portland Water Co., Portland, Me., 2d Mort....	3,000 00	3,030 00	4,000 00
Maine Central R. R. 7s.....	1,000 00	1,340 00	
Portland Water Co., Portland, Me. stock, 355 shares.....	\$5,500 00	42,600 00	24,000 00
Maine Central R. R. 7s.....	3,500 00	4,690 00	3,500 00
Pejepscot Water Co., Brunswick, Me.....	5,000 00	5,000 00	4,500 00
Portland Water Co., Portland, Me. stock, 80 shares.....	8,000 00	9,600 00	5,000 00
Portland & Rochester R. R. stock, 50 shares....	5,000 00	6,250 00	5,000 00
Portland Trust Co., Portland, Me. stock, 41 shares.....	4,100 00	4,920 00	4,100 00
First Nat'l Bank, Wiscasset, Me. stock, 5 shares,	500 00	610 00	515 00
Flint & Pere Marquette R. R. stock, 70 shares..	7,000 00	6,440 00	5,000 00
Maine Central R. R. Co. 7s.....	2,000 00	2,320 00	5,000 00
Northern Pacific R. R. Land Grant 6s.....	2,000 00	2,280 00	
City of Portland, Maine 6s.....	1,000 00	1,120 00	700 00
Leeds & Farmington R. R. 1st Mort. 6s.....	1,000 00	1,080 00	
Southern Kansas R. R. (G. D.) 1st Mort. 5s (Certificate).....	500 00	412 50	121 00
Central Wharf, Portland, Me., stock, 9 shares...	9,000 00	8,100 00	4,200 00
Chicago & West Michigan R. R. 5s.....	1,000 00	920 00	1,853 00
New York & New England R. R. 7s.....	1,000 00	1,270 00	
Southern Kansas R. R. (T. D.) 5s (Certificate)..	5,300 00	3,975 00	4,412 08
City of Belfast, Me. 6s.....	300 00	214 00	
Certificate of Profits, No. 589 Atlan's Mut. Ins Co.	390 00	390 00	4,412 08
" " " 823 " "	110 00	110 00	
" " " 1777 " "	330 00	330 00	4,950 00
Maine Central R. R. 7s.....	1,000 00	1,340 00	
Portland Water Co., Portland, Me., 2d Mort....	4,000 00	4,040 00	1,000 00
Maine Central R. R. 7s.....	1,000 00	1,118 00	
First Nat'l Bank, Houlton, Me. stock, 10 shares,	1,000 00	1,250 00	800 00
Chicago, Kansas & Western 5s (Certificate).....	1,000 00	770 00	3,345 77
Atholison, Topeka & Santa Fe 5s (Certificate)....	1,000 00	990 00	
New York & New Eng. R. R. preferred stock, 15 shares.....	1,500 00	1,680 00	5,100 74
Chicago, St. Paul, Minneapolis & Omaha R. R. preferred stock, 10 shares.....	1,000 00	1,145 00	
Ohio & Mississippi R. R. Sp'd Div. 7s.....	2,000 00	2,240 00	10,000 00
Chicago, St. Louis & Pittsburg R. R. 5s.....	1,000 00	1,000 00	
Mt. Vernon Water Co., Mt. Vernon, N. Y., 1st Mort.....	1,000 00	1,000 00	5,000 00
Southern Kansas R. R. 5s (G. D.), (Certificate)	700 00	577 50	
Memphis & Charleston R. R. 6s.....	1,000 00	1,040 00	10,000 00
Flint & Pere Marquette preferred stock, 10 shares,	1,000 00	920 00	
Camden & Rockland Water Co., Camden, Me., stock, 125 shares.....	12,500 00	15,625 00	5,000 00
Camden & Rockland Water Co., Camden, Me., stock, 63 shares.....	6,300 00	7,875 00	

Description.	Total Par Value.	Total Market Value.	Amount Loaned Thereon.
American Bell Telephone Co. stock, 3 shares....	\$ 300 00	\$ 609 00	} 5,000 00
Old Colony R. R. Co. stock, 20 shares.....	2,000 00	3,500 00	
Grand Avenue R. R. Co., Kansas City, Mo., 1st Mort. 5s (Gold).....	2,000 00	1,970 00	
Camden & Rockland Water Co., Camden, Me., stock, 100 shares.....	10,000 00	12,500 00	10,000 00
Auburn Aqueduct Co., Auburn, Me., stock, 45 shares.....	4,500 00	5,625 00	3,800 00
Corrigan Consol. St. Railway Co. 5s.....	60,000 00	61,800 00	} 75,000 00
Chicago & Gt. Western R. R. Co. 5s.....	27,000 00	27,640 00	
Portage City Water Co., Portage, Wis. 6s.....	500 00	495 00	
City of Rockland, Me. 6s.....	200 00	198 00	} 1,900 00
Rochester Water Co., Rochester, Minn. 6s.....	500 00	495 00	
Jeffersonville Water Co., Jeffersonville, Ind. 6s,	500 00	495 00	
Kankakee Water Co., Kankakee, Ill. 6s.....	500 00	495 00	} 5,000 00
Atlantic & Pacific R. R. 4s.....	7,000 00	5,180 00	
Portland Water Co., Portland, Me., 25 shares stock.....	2,500 00	3,000 00	2,000 00
Wisconsin Central R. R. 1st Mort. 5s.....	6,000 00	5,820 00	} 9,000 00
Consol R. R. of Vermont 5s.....	5,000 00	4,350 00	
National Shoe & Leather Bank, Auburn, Me., 95 shares stock.....	9,500 00	10,450 00	9,000 00
Lime Rock R. R. Co., Rockland, Me., 5s.....	25,000 00	25,000 00	22,000 00
Flint & Pere Marquette R. R. stock, 270 shares.	27,000 00	24,840 00	} 25,000 00
Utica Belt Line St. Railway 5s.....	6,000 00	6,000 00	
Chicago & West Michigan R. R. 5s.....	2,600 00	1,640 00	1,287 00
Wisconsin Central R. R. 1st Mort 5s.....	6,000 00	5,820 00	} 10,000 00
St. Jo. & Grand Island R. R. 6s.....	5,000 00	5,100 00	
City of Portland, Me. 6s.....	500 00	500 00	450 00
	\$370,430 00	\$388,537 00	\$295,842 97

ACCOUNT OF STOCKS, BONDS, AND TREASURY NOTES OF THE UNITED STATES, AND OF
THIS STATE, AND OF OTHER STATES; AND ALSO OF ALL OTHER STOCKS AND BONDS
ABSOLUTELY OWNED BY THE UNION MUTUAL LIFE INSURANCE COMPANY, DECEMBER
31st, 1889

	Description.	Total Par Value	Total Market Value.
Bonds.	United States 6s, Currency, Jan. 1889....	\$50,000 00	\$63,500 00
"	Trust Co Certif for Atchison, Topeka and Santa Fe R. R. 5s (Income) July, 1889,	108,000 00	56,700 00
"	Trust Co. Certif. for Atchison, Topeka and Santa Fe R. R. 4s, July, 1889.....	146,489 58	132,667 93
"	Chicago and West Michigan R. R. 5s, Dec., 1921.....	125,000 00	115,000 00
"	Canadian Pacific Railway Land Grant 5s, Oct., 1931.....	80,000 00	87,300 00
"	Chicago, Burlington and Northern R. R. 5s, Apr., 1926.....	25,000 00	25,187 50
"	Chicago, Burlington and Quincy R. R. 7s, Jan. 1896.....	22,500 00	25,396 88

	Description.	Total Par Value.	Total Market Value.
Bonds.	Current River R. R. 1st Mortgage 5s, (K. C F S and M) Oct., 1927.....	\$50,000 00	\$50,000 00
"	Dayton and Michigan R. R. 5s, Jan., 1911,	25,000 00	26,812 50
"	Denver and Rio Grande R. R. 4s, Jan., 1936	50,000 00	39,500 00
"	Fremont, Elkhorn and Missouri Valley R. R. 6s (C. & N. W R. R.) Oct., 1933,	25,000 00	30,750 00
"	Flint and Pere Marquette R. R. 6s, Oct., 1920	50,000 00	60,750 00
"	Grand Avenue Railway, Kansas City, Mo., 1st Mort. 5s Gold, July, 1908.....	50,000 00	49,250 00
"	Hannibal and St. Joseph R R 6s, Mar., 1911	50,000 00	60,000 00
"	Kansas and Missouri R. R. 5s (K. City F. S. & M. R. R.) Aug., 1922	10,000 00	10,000 00
"	Kansas City, St. Jo. and Council Bluffs R. R. 7s, Jan., 1907.....	27,000 00	32,670 00
"	Kansas City Belt Railway 1st Mort., 6s, July, 1916.....	50,000 00	58,000 00
"	Kansas City Cable Railway 1st Mort., 5s, Apr., 1897	50,000 00	50,000 00
"	Kansas City, Ft. Scott and Memphis R. R. Con. Mort. 6s, May, 1928	50,000 00	57,750 00
"	Lincoln and North Western R. R. 7s (C. B. & Q. R. R.) Jan., 1910.....	45,000 00	56,925 00
"	Lime Rock R. R., Rockland, Me. 5s (1st Mort.) Apr., 1903	25,000 00	25,000 00
"	Marquette, Houghton and Ontonagon R. R. 6s, June, 1923.....	25,000 00	25,350 00
"	Metropolitan Telephone and Telegraph Co. 5s, May, 1918	50,000 00	51,250 00
"	Milwaukee and St. Paul R. R., C. & M. Division 7s, Jan. 1903	35,000 00	44,100 00
"	New York and New England R. R. 6s, Jan., 1905	50,000 00	58,000 00
"	Ohio and Mississippi R. R. Con. 7s, Jan., 1898	46,000 00	53,935 00
"	Oregon Railway and Navigation Co. 5s, June, 1925.....	50,000 00	51,250 00
"	Oxford and Clarksville R. R. 6s (1st Mort., Gold) Nov., 1937	25,000 00	25,625 00
"	People's Street Railway Co. of Luzerne Co., Pa. 1st Mort., Aug., 1918	25,000 00	27,250 00
"	People's St. Railway and Electric Light and Power Co., St. Joseph, Mo. 6s, Apr., 1939	10,000 00	10,500 00
"	People's St. Railway and Electric Light and Power Co. stock	5,000 00	1,250 00
"	Philadelphia and Reading R. R. Co., (Gen. Mort.) Jan., 1958	25,000 00	22,125 00
Stock.	Portland, Saco and Portsmouth R. R., (142 shares)	14,200 00	18,034 00
Bonds.	Rome, Watertown and Ogdensburg R. R. 5s, July, 1922	25,000 00	27,375 00
"	Rome, Watertown and Ogdensburg R. R. 7s, Dec., 1891.....	6,000 00	6,300 00
"	Staten Island Rapid Transit R. R. 6s, Jan., 1913	10,000 00	11,200 00

	Description.	Total Par Value.	Total Market Value.
Bonds.	Union Pacific, Lincoln and Colorado 5s, (1st Mort.) Apr., 1918.....	\$50,000 00	\$50,750 00
"	Utah and Northern Railway Co. 5s (Con.) July, 1926.....	25,000 00	25,000 00
"	Wisconsin Valley R. R. 7s, Jan., 1909 ...	4,000 00	4,920 00
"	Americus, Georgia 6s, Apr., 1919	10,000 00	10,900 00
"	Berlin, New Hampshire 4s, Nov., 1891 ...	\$1,000 00	
"	" " Nov., 1892 ...	1,000 00	
"	" " Nov., 1893 ...	1,000 00	
"	" " Nov., 1894 ...	1,000 00	
"	" " Nov., 1895 ...	1,000 00	
"	" " Nov., 1896 ...	1,000 00	
"	" " Nov., 1897 ...	1,000 00	
"	Bond County, Ill. 6s, Nov., 1895	7,000 00	6,895 00
"	City Water Co, Chattanooga, Tenn., 6s, Dec., 1908	10,000 00	10,500 00
"	Chicago Gas Light and Coke Co. 5s, July, 1937	30,000 00	29,400 00
"	Delaware City, O., 6s, Nov. 1901	25,000 00	23,312 50
"	Elk County, Kansas 5s, May, 1892.....	5,000 00	5,637 50
"	" " May, 1893.....	3,000 00	
"	" " May, 1894.....	3,000 00	
"	" " May, 1895.....	3,000 00	
"	" " May, 1896	3,000 00	
"	Highland Co., Ohio 6s, Sept., 1890.....	15,000 00	15,300 00
"	" " Mar., 1891.....	1,000 00	
"	" " Sept., 1891.....	1,000 00	
"	" " Mar., 1892.....	1,000 00	
"	" " Sept., 1892.....	1,000 00	
"	" " Mar., 1893.....	1,000 00	
"	" " Sept., 1893.....	1,000 00	
"	" " Mar., 1894.....	1,000 00	
"	" " Sept., 1894.....	2,000 00	
"	" " Sept., 1895.....	1,000 00	
"	" " Mar., 1896.....	1,000 00	
"	" " Sept., 1896.....	1,000 00	
"	" " Mar., 1897.....	1,000 00	
"	" " Sept., 1897.....	1,000 00	
"	" " Mar., 1898.....	1,000 00	
"	" " Sept., 1898.....	1,000 00	
"	" " Mar., 1899.....	1,000 00	
"	" " Sept., 1899.....	1,000 00	
"	" " Mar., 1900.....	1,000 00	
"	Jeffersonville Co., Ala. 6s, Nov., 1919	20,000 00	21,450 00
"	Louisville, Ky. 4s, July 1923.....	25,000 00	28,750 00
"	Manitowoc, Wis., Water 6s, Feb., 1907 ...	25,000 00	25,625 00
"	Minneapolis, Minn. 4½s, Apr., 1912	25,000 00	24,437 50
		10,000 00	10,560 00

	Description.	Total Par Value.	Total Market Value.
Bonds.	Miami County, Ohio 6s, Jan., 1890.....	\$4,000 00	
"	" " " July, 1890.....	2,000 00	
"	" " " Jan., 1891.....	4,000 00	
"	" " " Jan., 1892.....	2,000 00	
"	" " " July, 1892.....	2,000 00	
"	" " " Jan., 1893.....	2,000 00	
"	" " " Jan., 1894.....	2,000 00	
"	" " " Jan., 1896.....	2,000 00	
"	" " " Jan., 1898.....	2,000 00	
"	" " " Jan., 1897.....	2,000 00	
"	" " " Jan., 1898.....	2,000 00	
"	" " " Jan., 1902.....	3,000 00	
"	" " " July, 1902.....	3,000 00	
"	" " " Jan., 1903.....	3,000 00	
"	" " " July, 1904.....	3,000 00	
"	" " " Jan., 1905.....	3,000 00	
		<hr/> \$41,000 00	\$44,485 00
"	Omaha City, Neb. 5s, July, 1906.....	25,000 00	26,937 50
"	Pueblo City, Colorado 6s (public building) June, 1902.....	15,000 00	17,100 00
"	Pueblo Colorado Water 6s, Apr., 1904.....	25,000 00	28,875 00
"	Richmond, Va. 8s, July, 1906.....	10,000 00	14,100 00
"	Sheldon, Vt. 4½s, Oct., 1898.....	2,000 00	2,900 00
"	Terre Haute, Ind. 5½s, Jan., 1905.....	10,000 00	10,300 00
"	Vigo County, Indiana 5s, June, 1896.....	5,000 00	
"	" " " June, 1898.....	5,000 00	
"	" " " June, 1899.....	5,000 00	
"	" " " June, 1901.....	3,000 00	
"	" " " June, 1902.....	1,000 00	
"	" " " June, 1903.....	2,000 00	
"	" " " June, 1904.....	2,000 00	
"	" " " June, 1905.....	2,000 00	
		<hr/> 25,000 00	26,000 00
Stocks.	Wakefield, Mass. Water Co. 5s, Feb., 1906.....	25,000 00	24,375 00
"	*Biddeford Nat'l Bank, Biddeford, Me.	2,000 00	2,900 00
"	*Canal National Bank, Portland, Me.	20,000 00	29,400 00
"	*Casco National Bank, Portland, Me.	20,000 00	25,800 00
"	*Cumberland Nat'l Bank, Portland, Me.	4,120 00	4,532 00
"	*First National Bank, Auburn, Me.	2,000 00	2,960 00
"	*First National Bank, Wiscasset, Me.	1,000 00	1,220 00
"	*First National Bank, Lewiston, Me.	10,000 00	16,500 00
"	*First National Bank, Bangor, Me.	1,300 00	1,800 00
"	*First National Bank, Biddeford, Me.	3,800 00	6,460 00
"	*First National Bank, Portland, Me.	6,200 00	6,300 00
"	*Flour City National Bank, Minneapolis, Minn.	5,000 00	5,650 00
"	Importers and Traders National Bank, New York City.....	5,000 00	28,000 00
"	*International Loan & Trust Co., Kansas City, Mo.	20,000 00	21,400 00
"	*Knickerbocker Trust Co., New York City, Lime Rock Nat'l Bank, Rockland, Me.	4,000 00	6,200 00
"	*Manufacturers National Bank, Lewiston, Me.	4,200 00	4,500 00
"	*Manufacturers National Bank, Lewiston, Me.	5,000 00	6,500 00
"	*Merchants National Bank, Portland, Me., National Bank, Kansas City, Mo.	1,425 00	2,318 00
"	*National Bank, Kansas City, Mo.	5,000 00	8,650 00
"	*National Traders Bank, Portland, Me.	2,100 00	2,646 00
"	*North National Bank, Rockland, Me.	10,000 00	15,000 00

*Valued by Hon. Fred E. Richards, formerly Bank Examiner of Maine.

	Description.	Total Par Value.	Total Market Value.
Stocks.	*Northern National Bank, Hallowell, Me.,	\$10,000 00	\$14,000 00
"	*Norway National Bank, Norway, Me....	1,000 00	1,230 00
"	*People's National Bank, Waterville, Me.,	3,000 00	4,080 00
"	Portland National Bank, Portland, Me....	20,000 00	20,400 00
"	*Richmond National Bank, Richmond, Me.,	700 00	828 00
"	*Rockland National Bank, Rockland, Me.,	5,000 00	8,250 00
"	*Chester Haz Nat'l Bank, St. Jo., Mo....	5,000 00	5,900 00
"	*Sioux Falls National Bank, Sioux Falls, Dakota.....	2,000 00	2,300 00
"	*Ticonic National Bank, Waterville, Me.,	3,500 00	4,760 00
		<hr/>	<hr/>
		\$2,161,434 58	\$2,284,335 81
	Province of Ontario Annuities, 1889 to 1925, \$7,000, payable semi-annually until 1925, present value.....		<hr/>
			255,389 54
			<hr/>
			\$2,539,725 35

*Valued by Hon. Fred E. Richards, formerly Bank Examiner of Maine.

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$ 385 26
Claims for matured endowments due and unpaid.....	5,792 12
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	33,864 33
Claims for death losses and other policy claims resisted....	2,500 00
Notices of death on which no proofs have been received....	8,976 61
Total policy claims	\$51,618 32
Net present value of all outstanding policies in force Dec. 31st, 1889, estimated according to the Actuaries' Table of Mortality, with 4 per cent interest	
	5,763,656 00
Deduct for re-insurance in other companies	4,002 00
Net re-insurance reserve	5,759,654 00
Premium obligations in excess of the net value of their policies.....	208 00
Unpaid dividends of surplus or other profits due policy-holders.....	3,717 37
Premiums paid in advance (net) and surrender values	1,182 01
Other liabilities of the company, viz: contingent reserve, \$208; con- tingent liability, \$25,000.....	25,208 00
Liabilities as to policy-holders.....	5,841,487 70
Surplus as regards policy-holders	317,128 42
Total liabilities	6,158,616 12

III. INCOME DURING THE YEAR.

Cash received for premiums.....	} \$724,241 49
Premium notes, loans or liens taken for premiums.....	
Cash received for annuities	1,500 00
	725,741 49
Less re-insurance	1,624 55
Total premium income	\$724,116 85
Received for interest and dividends	242,353 46
Received for rents.....	17,450 79
Other income, viz: profit and loss.....	17,193 90
Total income.....	1,001,115 00

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	}	\$484,781 92
Premium notes, loans or liens used in payment of same, }		
Cash paid to annuitants		233 27
Cash paid for surrendered policies		10,851 76
Premium notes, loans or liens used in payment of same and voided by lapse.....		22,487 95
Cash paid for dividends to policy-holders.....		19,490 78
Cash surrendered value, including reconverted additions, applied in payment of premiums.....		6,134 03
Premium notes, loans or liens used in payment of same....		5,865 00
Total paid to policy-holders		\$549,844 71
Paid for commissions to agents.....		52,583 66
Paid for salaries and other compensation of officers and employees.....		45,880 41
Paid for taxes.....		14,913 76
Paid for rent.....		9,770 54
Paid for commuting commissions.....		20,912 75
Other expenditures, viz: general expenses		149,356 25
Total expenditures		\$843,262 08

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$487,445 00
Received during the year.....	22,208 95
Total.....	\$509,653 95
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated.....	57,154 95
Transferred	96 00
Redeemed by maker in cash	2,144 00
Total.....	59,394 95
Balance note assets at end of the year ..	\$450,259 00

VI. EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived, or increased, and of those which have ceased to be in force during the year, and of those in force at end of year.

Classification.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Revisionary Additions.		Total Numbers and Amount.	
	Number	Amount.	Number	Amount	Number.	Amount.	Amount.	Number	Amount.	
Policies and additions in force at end of previous year	4,977	\$8,913,688	7,797	\$13,740,762 00	1,954	\$3,516,834 00	\$224,296 46	14,724	\$26,395,600 46	
New policies issued	6	5,928	2,137	4,537,380 00	-	-	-	2,163	4,543,308 00	
Old policies revived	4	10,300	33	67,072 00	-	-	2,244 66	37	79,816 66	
Old policies increased ..	-	-	-	-	-	8,767 90	-	-	8,767 90	
Old policies transferred	-	-	4	21,500 00	-	10,588 18	-	4	32,088 18	
Additions by dividends	-	-	-	-	-	-	17,563 82	-	17,563 82	
Mortuary additions to policies....	-	-	-	-	-	198,441 83	-	-	198,441 83	
Add policies transferred to Maine Mo. & Mass. N. F. Law Extensions	4,987	\$8,929,916	9,991	\$18,366,714 00	1,964	\$3,731,651 91	\$214,104 94	16,932	\$31,275,366 85	
	-	-	-	-	374	723,320 00	-	374	723,320 00	
Deduct policies ceased to be in force:	4,987	\$8,929,916	9,991	\$18,366,714 00	2,328	\$4,457,971 91	\$214,104 94	17,306	\$31,998,706 85	
By death ..	134	263,442	49	67,081 00	13	20,000 00	8,263 31	186	353,786 31	
By maturity and discount	-	-	136	123,204 81	-	-	1,031 35	136	124,236 16	
By expiry (term) ..	-	-	-	-	293	604,750 00	-	293	604,750 00	
By surrender.....	39	132,695	8	9,041 00	1	3,090 00	12,946 81	48	157,682 81	
By lapse	7	15,000	872	1,609,650 00	-	-	-	879	1,624,650 00	

By re-conversion	-	4	-	-	-	-	-	492 61	-	4	492 61
By transfer	-	-	21,500	-	-	-	-	10,588 18	-	4	32,088 18
By decrease	-	-	1,500	-	-	58,245 19	-	-	-	-	58,745 19
Not taken	-	-	-	513	-	1,113,350 00	-	-	513	-	1,113,350 00
Total terminated	174	-	\$434,137	1,579	\$2,980,572 00	307	\$637,750 00	\$28,322 26	2,059	-	\$4,070,781 26
By policies transferred to Maine, Mo & Mass. N. F. Law Exten- sions	49	-	94,700	325	628,920 00	-	-	-	374	-	723,320 00
Net numbers and amounts in force at the end of the year	223	-	\$528,837	1,903	\$3,609,192 00	307	\$637,750 00	\$28,322 26	2,433	-	\$4,794,101 26
Policies re-insured	4,764	-	8,401,079	8,068	14,757,522 00	2,031	3,890,221 91	216,782 68	14,873	-	37,204,605 59
	4	-	\$16,778	-	-	14	\$70,000 00	-	18	-	\$86,778 00

Four Annuity Policies of \$392.15 annually, in force Dec. 31, 1889.

BUSINESS IN MAINE.

Policies in force December 31st, 1888; number, 756; amount insured	\$1,033,852 84
Policies issued during the year: number, 526; amount insured.	342,309 72
Premiums received during the year.	34,198 84
Losses and claims incurred during the year.....	17,282 58
Losses and claims paid during the year.....	17,081 24

LIFE INSURANCE COMPANIES OF OTHER STATES.

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE
INSURANCE COMPANIES OF OTHER STATES AUTHORIZED TO
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31st DAY OF DECEMBER, 1889.**

ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Capital Paid Up in Cash, \$1,250,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$614,341 36
Loans on bond and mortgage (first liens).....	16,044,316 78
Loans secured by collaterals	871,008 93
Premium notes and loans on policies now in force.....	1,230,578 24
Stocks and bonds owned by the company, market value	11,165,837 18
Cash in office of company and deposited in banks and trust companies,	4,048,015 71
Interest and rents due and accrued.....	509,074 48
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1889.....	257,957 06
Other assets, viz: bills receivable	200 00
Total admitted assets	<u>\$34,741,329 74</u>

UNADMITTED ASSETS.

Loans on personal security.....	<u>\$200 00</u>
Total unadmitted assets	200 00

II. LIABILITIES.

Claims for death losses due and unpaid	\$20,014 00
Claims for matured endowments due and unpaid	63,240 00
Claims for death losses and matured endowments in process	
of adjustment or adjusted and not due	101,395 00
Claims for death losses and other policy claims resisted..	<u>26,500 00</u>
Total policy claims	\$211,149 00

(17)

Net present value of all outstanding policies in force December 31st, 1899, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest..	\$28,442,973 00
Net re-insurance reserve.....	28,393,076 00
Unpaid dividends of surplus or other profits due policy-holders.....	176,008 28
Premiums paid in advance and surrender values.....	4,679 48
Liabilities as to policy-holders.....	28,784,912 76
Surplus as regards policy-holders.....	5,956,216 98
Total liabilities.....	\$34,741,129 74

III. INCOME DURING THE YEAR.

Cash received for premiums	\$3,651,708 29
Premium notes, loans or liens taken for premiums.....	86,994 60
Total premium income	\$3,738,702 89
Received for interest and dividends.....	1,747,019 21
Received for rents.....	11,825 43
Other income, viz: discount on claims paid in advance, \$13,104.42; profit on bonds or stocks actually sold, \$6,117.09.....	19,221 51
Total income	\$5,516,769 04

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims ..	\$2,606,329 64
Premium notes, loans or liens used in payment of same ..	80,572 30
Cash paid for surrendered policies.....	316,892 65
Premium notes, loans or liens used in payment of same and voided by lapse	25,226 02
Cash paid for dividends to policy-holders	531,469 41
Premium notes, loans or liens used in payment of same..	80,950 81
Total paid to policy-holders	\$3,641,440 83
Paid for dividends to stockholders.....	125,000 00
Paid for commissions to agents.....	494,995 05
Paid for salaries and other compensation of officers and employees	136,237 04
Paid for taxes.....	97,248 79
Paid for rent.....	20,775 72
Other expenditures, viz: general expenses	85,335 28
Total expenditures	\$4,601,632 70

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$1,339,788 47
Received during the year.....	86,994 60
Total.....	\$1,426,783 07

Deductions during the year as follows:

Notes and other obligations used as above stated	\$186,749 13
Redeemed by maker in cash	9,455 70
Total	196,204 83
Balance note assets at end of the year.....	\$1,230,578 24

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31st, 1888.....	67,747	\$102,904,303 44
Policies issued during the year.....	9,873	20,190,098 00
Old policies revived during the year	93	209,591 50
Old policies increased during the year		
Totals.....	77,715	123,303,992 94
Deduct policies ceased to be in force.....	6,730	12,634,274 00
Net policies in force December 31st, 1889	70,985	\$110,669,718 94

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

By expiry.....	295	\$ 617,211 00
Terminated by death or maturity.....	1,961	2,668,412 00
By surrender.....	957	1,501,189 00
By lapse.....	1,849	4,283,396 00
By change and decrease.....	43	106,785 00
Not taken	1,625	3,457,281 00
Totals.....	6,730	\$12,634,274 00

BUSINESS IN MAINE.

Policies in force December 31st, 1888: number, 1,547; amount insured..	\$1,802,477 00
Policies issued during the year: number, 166; amount insured.....	206,966 00
Premiums received during the year.....	71,109 50
Losses and claims incurred during the year	88,004 00
Losses and claims paid during the year	87,017 77

COMMERCIAL UNION LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1839.

JOHN I. HOLLY, *President.*

CHAS. H. BOGERT, JR., *Secretary.*

Capital Paid Up in Cash, \$150,000.

I. ASSETS.

Loans on bonds and mortgage (first liens).....	\$100,000 00
Cash in office of company and deposited in banks and trust companies...	15,688 38
Interest and rents due and accrued.....	726 68
Net amount deferred and outstanding premiums on policies in force December 31st, 1889.....	17,844 26
Other assets, viz: bills payable, \$66.15; agents' balance, \$398.87	465 02
Cash advanced to agents, \$9,788 33; furniture, &c., \$3,595.39.....	13,383 72
Total admitted assets	\$148,108 06

UNADMITTED ASSETS.

Cash advanced to officers or agents.....	\$9,788 33
Agents' balances.....	398 87
Bills receivable.....	66 15
Other items, viz: furniture.....	3,595 39
Total unadmitted assets	\$13,848 74

II. LIABILITIES.

Net present value of all outstanding policies in force December 31st, 1889, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	\$15,342 00
Liabilities as to policy-holders.....	15,342 00
Surplus as regards policy-holders.....	132,766 06
Total liabilities.....	\$148,108 06

III. INCOME DURING THE YEAR.

Cash received for premiums	\$17,218 81
Total premium income	\$17,218 81
Received for interest and dividends.....	2,699 14
Other income, viz: capital stock paid in	150,000 00
Total income	\$169,917 95

IV EXPENDITURES DURING THE YEAR.

Paid for commissions to agents	\$9,352 49
Paid for salaries and other compensation of officers and employes.....	8,332 80
Paid for taxes.....	1,155 81
Paid for rent.....	6,863 88
Other expenditures, viz: general expenses, advanced to agents, \$9,788.33; furniture, &c., \$3,595.39; miscellaneous expenses, \$14,675 85.....	28,059 57
Total expenditures.....	\$53,764 55

V. EXHIBIT OF POLICIES.

	Number	Amount.
Policies issued during year	464	\$1,829,500 00
Totals.....	464	1,829,500 00
Deduct policies ceased to be in force	109	5,490,000 00
Net policies in force December 31st, 1899.....	355	\$1,280,500 00

*Policies which have ceased to be in force during the year, with
the mode of their termination:*

By lapse.....	74	\$344,000 00
Not taken	35	205,000 00
Totals	109	\$549,000 00

BUSINESS IN MAINE.

Policies issued during the year, number 1, amount insured	\$1,000 00
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CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President.*

EDWARD M. BUNCE, *Secretary.*

1. ASSETS.

Real estate owned by the company, unincumbered.....	\$8,556,207 08
Loans on bond and mortgage (first liens,).....	32,890,542 44
Loans secured by collaterals.....	64,132 50
Premium notes and loans on policies now in force.....	1,813,180 76
Stocks and bonds owned by the company, market value.....	12,054,546 75
Cash deposited in banks and trust companies.....	1,398,565 13
Interest and rents due and accrued.....	965,678 66
Net amount deferred and outstanding premiums on policies in force Dec. 31st, 1889.....	119,512 70
Other assets, viz: bills receivable and agents' balances.....	12,605 69
Total admitted assets.....	\$57,874,971 71

UNADMITTED ASSETS.

Bills receivable and agents' balances	\$12,605 69
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II. LIABILITIES.

Claims for death losses due and unpaid.....	\$30,587 25
Claims for matured endowments due and unpaid.....	10,335 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	44,407 00
Claims for death losses and other policy claims resisted....	36,846 00
Total policy claims.....	\$122,175 25
Net present value of all outstanding policies in force December 31st, 1889, computed by the Connecticut Mutual Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent inter- est, and 3 per cent since April 1, 1882.....	51,932,780 00
Unpaid dividends of surplus or other profits due policy-holders.....	255,362 78
Premiums paid in advance and surrender values.....	49,959 07
Other liabilities of the company, viz: reserve on lapsed policies and death claims of 1889 presented in 1890	434,518 00
Liabilities as to policy-holders .	52,794,795 10
Surplus as regards policy-holders	5,080,176 61
Total liabilities	\$57,874,971 71

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$4,418,336 47
Received for interest, dividends, and rents	3,065,405 44
Other income, viz: profit and loss.....	217,479 36
Total income	\$7,701,221 27

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$4,119,959 36
Premium notes, loans on liens used in payment of same ...	59,132 97
Cash paid for surrendered policies.....	464,113 64
Premium notes, loans or liens used in payment of same and voided by lapse.....	30,277 43
Cash paid for dividends to policy-holders.....	1,128,541 07
Premium notes, loans or liens used in payment of same....	37,288 84
Total paid to policy-holders.....	\$5,839,313 31
Paid for salaries commissions to agents.....	272,871 60
Paid for salaries and other compensation of officers and employes.....	122,697 15
Paid for taxes.....	308,281 67
Paid for rent.....	4,496 67
Paid for commuting commissions.....	368,739 56
Total expenditures.....	\$6,916,399 96

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$1,953,501 18
Received during the year.....	1,293 00
Total	\$1,954,794 18

Deductions during the year as follows:

Notes and other obligations used as above stated.....	127,992 24
Redeemed by maker in cash.....	13,621 18
Total.....	141,613 42
Balance note assets at end of the year.....	\$1,813,180 76

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1888.....	63,660	\$151,361,913 00
Policies issued during year.....	3,291	8,745,108 00
Old policies revived during the year.....	165	500,096 00
Old policies transferred during the year.....	2	11,000 00
Totals.....	67,118	160,618,117 00
Deduct policies ceased to be in force.....	3,288	8,878,623 00
Net policies in force December 31st, 1889.....	63,830	\$151,739,494 00

Policies which have ceased to be in force during the year, with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death.....	1,319	\$3,302,904 00
Terminated by maturity.....	377	625,219 00
By surrender.....	580	1,480,610 00
By lapse.....	788	2,046,500 00
By change and decrease.....	-	764,890 00
By transfer.....	2	11,000 00
Not taken.....	222	637,500 00
Totals.....	3,288	\$8,868,623 00

BUSINESS IN MAINE.

Policies in force December 31st, 1888: number 1,789; amount insured..	\$2,792,199 00
Policies issued during the year: number, 174; amount insured.....	321,088 00
Premiums received during the year.....	90,071 53
Losses and claims incurred during the year.....	65,565 00
Losses and claims paid during the year.....	89,523 00

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HENRY B. HYDE, *President.*

WILLIAM ALEXANDER, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Real estate owned by the company, unincumbered, including purchases under foreclosures.....	\$24,653,296 39
Loans on bond and mortgage (first liens).....	23,637,873 62
Loans secured by collaterals	2,705,000 00
Stocks and bonds owned by the company, market value.....	40,016,286 00
Cash in office of company and deposited in banks and trust companies,	11,719,078 77
Interest and rents due and accrued.....	829,895 26
Net amount deferred and outstanding premiums on policies in force December 31st, 1889.....	1,799,930 40
Total admitted assets	<u>\$105,361,360 34</u>

UNADMITTED ASSETS.

Commuted commissions.....	\$567,800 04
Agents' balances	771,166 14
Total unadmitted assets.....	<u>\$1,338,966 18</u>

II. LIABILITIES.

Total policy claims	\$308,071 92
Net present value of all outstanding policies in force December 31st, 1889, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest (soci- ety's own valuation).....	83,796,993 00
Unpaid dividends of surplus or other profits due policy-holders	97,753 00
Other liabilities of the company, viz: under clause promising paid-up insurance on lapsed policies... ..	126,417 00
Liabilities as to policy-holders.....	84,329,234 92
Surplus as regards policy-holders.....	21,032,125 43
Total liabilities	<u>\$105,361,360 34</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$24,794,873 16
Cash received for annuities	563,411 25
	<hr/>
	25,358,284 41
Less re-insurance.....	761 66
	<hr/>
Total premium income.....	\$25,357,522 75
Received for interest and dividends.....	4,231,270 44
Received for rents	804,495 09
	<hr/>
Total income	\$30,393,288 28

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims and endowments.....	\$7,878,499 53
Cash paid to annuitants.....	208,880 22
Cash paid for surrendered policies	2,273,084 12
Cash paid for dividends to policy-holders	1,482,394 02
	<hr/>
Total paid to policy-holders	\$11,842,857 89
Paid for dividends to stockholders.....	7,000 00
Paid for commissions to agents and medical examiner's fees.....	2,805,370 36
Paid for salaries and other compensation of officers and employees and travelling expenses of special agents.....	658,834 23
Paid for taxes.....	246,749 52
Paid for rent	221,216 28
Paid for commuting commissions	387,206 29
Other expenditures, viz: general expenses.....	1,677,718 33
	<hr/>
Total expenditures.....	\$17,846,952 89

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1888.....	149,405	\$549,216,126 00
Policies issued during the year.....	43,934	167,654,334 00
Old policies revived during the year.....	1,447	6,032,650 00
Additions by dividends during the year.....	-	1,577,116 00
	<hr/>	<hr/>
Totals.....	193,786	724,480,226 00
Deduct policies ceased to be in force.....	23,120	93,463,560 00
	<hr/>	<hr/>
Net policies in force December 31st, 1889.	170,666	\$631,016,666 00

Policies which have ceased to be in force during the year, with the mode of their termination.

	<i>Number.</i>	<i>Amount.</i>
By death	1,675	\$6,765,927 00
By maturity (end).....	368	1,062,107 00
By expiry (term).....	124	678,500 00
By surrender.....	2,995	13,096,874 00
By lapse.....	11,637	37,491,142 00
Not taken.....	6,321	34,369,010 00
Total terminated	23,120	\$93,463,560 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number, 989; amount insured...	\$1,826,267 00
Policies issued during the year: number, 205; amount insured.....	389,814 00
Premiums received during the year.....	42,041 87
Losses and claims incurred during the year.....	2,000 00
Losses and claims paid during the year.....	2,000 00

***MANHATTAN LIFE INSURANCE COMPANY,**

NEW YORK, N. Y.

ORGANIZED IN 1850. COMMENCED BUSINESS IN 1850.

JAMES M. McLEAN, *President.*HENRY Y. WEMPLE, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Real estate, owned by the company, unincumbered.....	\$ 276,415 87
Loans on bond and mortgage (first liens)	4,120,430 68
Loans secured by collaterals	3,821,562 50
Premium notes and loans on policies now in force.	855,178 73
Stocks and bonds owned by the company, market value.....	2,036,623 00
Cash in office of company and deposited in banks and trust companies,	200,537 33
Interest and rents due and accrued	116,870 65
Net amount deferred and outstanding premiums on policies in force December 31st, 1889.....	301,781 41
Total admitted assets.....	\$11,729,400 23

II. LIABILITIES.

Total policy claims	\$ 139,485 00
Net present value of all outstanding policies in force December 31st, 1889, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	10,482,496 00
Unpaid dividends of surplus or other profits due policy-holders.....	51,134 37
Other liabilities of the company.....	22,059 84
Liabilities as to policy-holders.....	10,686,175 21
Surplus as regards policy-holders.....	1,043,225 01
Total liabilities.....	\$11,729,400 23

III. INCOME DURING THE YEAR.

Cash received for premiums	\$1,727,554 77
Premium notes, loans or liens taken for premiums	31,032 23
Cash received for annuities	4,715 28
	<u>1,763,302 28</u>
Less paid for re-insurance	344 50
Total premium income	\$1,762,957 78
Received for interest and dividends	481,160 42
Received for rents	5,939 85
Total income	\$2,250,058 05

*Admitted March 12th, 1890.

IV. EXPENDITURES DURING THE YEAR 1889.

Cash paid for death losses and policy claims.....	\$996,763 40
Premium notes, loans or liens used in payment of same ..	44,735 48
Cash paid to annuitants	3,157 18
Cash paid for surrendered policies	205,524 01
Premium notes, loans or liens used in payment of same and voided by lapse	25,982 93
Cash paid for dividends to policy-holders.....	171,538 69
Premium notes, loans or liens used in payment of same .	3,886 30
Total paid to policy-holders	\$1,441,587 99
Paid for dividends to stockholders.....	24,000 00
Paid for commissions to agents	429,956 90
Paid for salaries and other compensation of officers and employees	71,797 17
Paid for taxes	17,432 85
Paid for rent.....	14,149 96
Other expenditures, vis: general expenses	122,794 12
Total expenditures.....	\$2,121,718 99

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year ..	\$906,383 26
Received during the year.....	31,032 23
Total.	\$937,415 49
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated.....	\$74,604 71
Redeemed by maker in cash.....	7,632 00
Total.....	82,236 71
Balance note assets at end of the year.....	\$855,178 78

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1889	15,567	\$43,504,413 46
Policies issued during the year.....	5,846	17,335,110 67
Old policies revived during the year	16	53,100 00
Totals	21,229	60,892,624 13
Net policies in force December 31st, 1889	18,184	\$51,137,065 73
<i>Policies which have ceased to be in force during the year, with the mode of their termination:</i>		
Terminated by death or maturity	357	\$1,030,039 58
By purchase	224	678,650 00
By lapse	1,162	3,158,694 10
By change to paid up policies.....	162	581,098 00
Not taken.....	1,140	4,307,076 72
Totals	3,045	\$9,755,558 40

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

M V. B. EDGERLEY, *President.*

JOHN A. HALL, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 459,218 08
Loans on bond and mortgage (first liens)	3,576,257 43
Loans secured by collaterals, and loans on company's policies, \$319,082,	1,020,282 00
Premium notes and loans on policies now in force.....	547,027 02
Stocks and bonds owned by the company, market value.....	4,129,484 76
Cash in office of company and deposited in banks and trust companies,	201,917 27
Interest and rents due and accrued	152,079 90
Net amount deferred and outstanding premiums on policies in force December 31st, 1889	329,551 18
Total admitted assets	\$10,415,817 64

II. LIABILITIES.

Total policy claims.....	\$ 23,828 85
Net present value of all outstanding policies in force December 31st, 1889, computed by the Massachusetts Insurance Department, accord- ing to the Actuaries' Table of Mortality, with 4 per cent interest... ..	9,502,188 00
Unpaid dividends of surplus or other profits due policy-holders.....	30,358 80
Premiums paid in advance.....	2,099 98
Liabilities as to policy-holders.....	9,558,475 63
Surplus as regards policy-holders.....	857,342 01
Total liabilities.....	\$10,415,817 64

III. INCOME DURING THE YEAR.

Cash received for premiums	\$1,624,939 91
Premium notes, loans or liens taken for premiums.....	134,422 04
Premiums paid by dividends and surrendered policies... ..	153,868 93
	<u>1,913,230 88</u>
Less re-insurance	45,683 63
Total premium income	\$1,867,547 25
Received for interest and rents	505,125 90
Other income, viz: profit and loss	39,495 05
Total income.....	\$2,412,168 20

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$695,285 72	
Premium notes, loans or liens used in payment of same..	18,200 28	
	<u>713,486 00</u>	
Less re-insurance.....	25,495 00	
	<u>687,991 00</u>	
Cash paid for surrendered policies.....	162,297 78	
Premium notes, loans or liens used in payment of same and voided by lapse.....	25,942 94	
Cash paid for dividends to policy-holders.....	168,153 02	
Premium notes, loans or liens used in payment of same..	<u>57,624 55</u>	
Total paid to policy-holders.....		\$1,092,009 29
Paid for commissions to agents.....		225,884 22
Paid for salaries and other compensation of officers and employes.		171,903 43
Paid for taxes.....		30,422 94
Paid for rent.....		12,860 48
Other expenditures, viz: general expenses.....		<u>89,250 87</u>
Total expenditures.....		\$1,622,331 23

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$530,335 19	
Received during the year.....	<u>134,422 04</u>	
Total.....		\$664,757 23
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	101,767 77	
Redeemed by maker in cash.....	<u>8,970 33</u>	
Total.....		<u>110,738 10</u>
Balance note assets at end of the year.....		\$554,019 13

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1888.....	18,767	\$19,480,584 00
Policies issued during year.....	4,443	15,032,200 00
Old policies revived during the year.....	6	32,000 00
Old policies increased during the year.....	-	18,696 00
Additions by dividends during the year.....	-	<u>22,867 00</u>
Totals.....	23,216	64,586,347 00
Deduct policies ceased to be in force.....	<u>2,590</u>	<u>8,265,844 00</u>
Net policies in force December 31st, 1889.....	20,626	\$56,320,503 00

Policies which have ceased to be in force during the year, with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death and maturity	318	\$ 714,699 00
By surrender	520	1,208,702 00
By lapse	843	2,557,880 00
By expiring	89	204,800 00
By change and decrease	-	553,313 00
Not taken	820	3,026,450 00
Totals	2,590	\$8,265,844 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number, 751; amount insured,	\$1,043,123 00
Policies issued during the year: number, 244; amount insured.....	301,750 00
Premiums received during the year	27,977 79
Losses and claims incurred during the year	24,750 00
Losses and claims paid during the year.....	22,750 00

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOSEPH F. KNAPP, *President*.JOHN R. HEGEMAN, *Secretary*.

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 493,891 78
Loans on bond and mortgage (first liens)	5,030,240 00
Loans secured by collaterals	9,500 00
Premium notes and loans on policies now in force	120,608 33
Stocks and bonds owned by the company, market value	2,581,962 50
Cash in office of company and deposited in banks and trust companies,	226,976 12
Interest and rents due and accrued	94,861 44
Net amount deferred and outstanding premiums on policies in force December 31st, 1889	39,428 60
Total admitted assets	\$8,597,468 77

II. LIABILITIES.

Total policy claims	\$ 24,656 00
Net re-insurance reserve	6,152,701 00
Unpaid dividends of surplus or other profits due policy-holders	4,125 29
Premiums paid in advance and surrender values	1,628 53
Amount due on account of salaries, rent and office expenses	9,506 05
Special reserve	807,630 00
Liabilities as to policy-holders	7,000,246 87
Surplus as regards policy-holders	1,597,221 90
Total liabilities	\$8,597,468 77

III. INCOME DURING THE YEAR.

Cash received for premiums	\$8,337,473 59
Premium notes, loans or liens taken for premiums	5,471 72
Total premium income	\$8,342,945 31
Received for interest and dividends	354,955 52
Received for rents	27,195 64
Total income	\$8,725,096 47

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$3,044,532 44
Premium notes, loans or liens used in payment of same	662 33
Cash paid for surrendered policies.....	29,256 44
Premium notes, loans or liens used in payment of same and voided by lapse.....	5,216 24
Cash paid for dividends to policy-holders.....	23,922 96
Premium notes, loans or liens used in payment of same..	3,924 19
Total paid to policy-holders	\$3,107,514 60
Paid for dividends to stockholders.....	52,500 00
Paid for salaries and traveling expenses of managers of agencies and general, special and local agents.....	783,493 91
Paid for commissions to agents.....	1,352,421 82
Paid for medical examiner's fees	73,686 93
Paid for salaries and other compensation of officers and employees	194,136 29
Paid for taxes.....	78,763 77
Paid for rent.....	38,363 83
Paid for commuting commissions.....	576,601 46
Paid furniture and fixtures and safes for home and agency offices..	2,874 97
Other expenditures, viz: general expenses, fire insurance, \$341.33; legal expenses, \$24,659.51; general office and agency expenses, \$54,905.94	79,966 78
Printing and general supplies.....	115,973 51
Total expenditures	\$6,450,236 72

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$124,939 37
Received during the year.....	5,471 72
Total.....	\$130,411 09
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated	9,802 72
Balance note assets at end of the year.....	\$120,608 33

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31st, 1888.....	3,379	\$4,067,777 00
Policies issued during the year.....	} 242	277,572 00
Old policies revived during the year.....		
Totals.....	3,621	4,345,349 00
Deduct policies ceased to be in force.....	302	358,757 00
Net policies in force December 31st, 1889.....	3,319	\$3,986,592 00

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	82	\$ 87,196 00
By surrender.....	101	132,645 00
By lapse.....	116	127,416 00
By change and decrease.....	1	1,000 00
Not taken.....	3	3,500 00
Totals	303	\$358,757 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number, 43; amount insured,

\$14,449; industrial policies in force insuring, \$1,569,289.....	\$41,950 00
Policies issued during the year: number, 23; amount insured.....	19,166 00
Premiums received during the year.....	56,298 81
Losses and claims incurred during the year	25,031 65
Losses and claims paid during the year	25,031 65

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

AMZI DODD, *President*.EDWARD L. DOBBINS, *Secretary*.

1. ASSETS.

Real estate owned by the company, unincumbered (company's office building).....	\$ 200,000 00
Loans on bond and mortgage (first liens).....	22,360,431 29
Loans secured by collaterals.....	3,993,507 79
Premium notes and loans on policies now in force.....	4,317,702 93
Stocks and bonds owned by the company, market value.....	11,879,561 59
Cash in office of company and deposited in banks and trust companies,	762,594 01
Interest and rents due and accrued.....	636,572 09
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1889.....	398,808 64
Other assets, viz: real estate purchased on foreclosure, \$870,119.43;	
premiums in transit since received, \$107,665.52.....	977,784 95
Total admitted assets.....	\$45,236,963 29

UNADMITTED ASSETS.

Agents' balances and cash obligations.....	\$374 05
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II. LIABILITIES.

Claims for death losses and matured endowments in	
process of adjustment or adjusted and not due.....	\$198,161 11
Claims for death losses and other policy claims resisted..	17,000 00
Total policy claims.....	\$215,161 11
Net present value of all outstanding policies in force December 31st,	
1889, computed by the New Jersey Insurance Department, according	
to the Actuaries' Table of Mortality, with 4 per cent interest.....	41,403,900 00
Unpaid dividends of surplus or other profits due policy-holders.....	204,834 93
Premiums paid in advance.....	4,732 22
Liabilities as to policy-holders.....	41,828,628 26
Surplus as regards policy-holders.....	3,408,335 03
Total liabilities.....	\$45,236,963 29

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$5,137,868 67
Premium notes, loans or liens taken for premiums..	358,844 83
Cash received for annuities.....	87,121 97
Total premium income.....	\$5,583,835 47
Received for interest and dividends.....	2,294,414 01
Received for rents.....	20,409 20
Total income.....	\$7,898,658 68

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,827,008 79
Premium notes, loans on liens used in payment of same..	143,426 98
Cash paid to annuitants	24,139 90
Cash paid for surrendered policies.....	547,193 44
Premium notes, loans or liens used in payment of same and voided by lapse	144,627 64
Cash paid for dividends to policy-holders	1,324,482 66
Premium notes, loans or liens used in payment of same..	28,938 01
Total paid to policy-holders.....	\$5,039,817 42
Paid for commissions to agents and agency expenses.	627,099 24
Paid for salaries and other compensation of officers and employees.....	128,774 80
Paid for taxes.....	174,756 04
Other expenditures, viz: general expenses.....	136,621 62
Premiums paid on bonds purchased.....	135,762 50
Total expenditures.....	\$6,242,851 62

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$4,254,443 28
Received during the year.....	358,844 83
Total.....	\$4,613,288 11

Deductions during the year as follows:

Notes and other obligations used as above stated	316,992 63
Redeemed by maker in cash	78,592 55
Total.....	395,585 18
Balance note assets at end of the year.....	\$4,217,702 93

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31st, 1888.....	57,954	\$153,498,623 00
Policies issued during year.....	8,444	21,941,986 00
Old policies revived during the year.....	39	125,000 00
Old policies increased during the year	11	34,634 00
Additions by dividends during the year.....	-	115,635 00
Totals.....	66,448	175,715,878 00
Deduct policies ceased to be in force.....	5,121	13,098,864 00
Net policies in force December 31st, 1889.....	61,327	\$162,617,014 00

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death, maturity and expiry.....	1,609	\$4,501,155 00
By surrender.....	1,720	4,563,219 00
By lapse.....	1,005	2,175,595 00
Not taken.....	796	1,858,895 00
Totals.....	5,121	\$13,098,864 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number 1,532; amount insured..	\$2,681,138 00
Policies issued during the year: number, 170; amount insured.....	196,496 00
Premiums received during the year.....	61,170 73
Losses and claims incurred during the year.....	45,166 00
Losses and claims paid during the year.....	51,891 00
Amount of taxes paid to the State of Maine on premiums.....	355 57

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

RICHARD A. McOURDY, *President.*WILLIAM J. EASTON, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered	\$12,382,623 41
Loans on bond and mortgage (first liens)	56,979,289 72
Loans secured by collaterals	9,845,500 00
Stocks and bonds owned by the company, market value	50,323,469 81
Cash in office of company and deposited in banks and trust companies,	2,988,632 79
Interest and rents due and accrued	999,902 64
Net amount deferred and outstanding premiums on policies in force December 31st, 1889 (less 20 per cent loading, \$529,780.21)	2,119,120 82
Other assets, viz: miscellaneous investments	46,342 29
Total admitted assets	\$135,684,881 48

UNADMITTED ASSETS.

Agents' balances	\$ 13,567 01
Bills receivable (suspense account)	173,099 32
Other items, viz: 20 per cent loading on unpaid premiums,	529,780 21
Total unadmitted assets	\$716,446 54

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due	\$195,700 05
Claims for death losses and other policy claims resisted	68,264 00
Total policy claims	\$263,964 05
Net present value of all outstanding policies in force December 31st, 1889, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest	125,810,898 00
Premiums paid in advance	41,854 53
Other liabilities of the company, viz: under non-forfeiture clause in policies	77,868 00
Liabilities as to policy-holders	126,194,584 58
Surplus as regards policy-holders	9,490,296 90
Total liabilities	\$135,684,881 48

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$23,263,449 36
Cash received for annuities	464,409 34
Total premium income.....	\$23,727,858 70
Received for interest and dividends.....	5,707,309 62
Received for rents.....	416,749 91
Other income, viz: profits on bonds, stocks or real estate actually sold, contingent guarantee account and premiums on securities.....	4,644,165 06
Total income	\$34,496,083 29

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$9,574,830 25
Cash paid to annuitants.....	82,864 98
Cash paid for surrendered policies and additions	3,254,036 28
Cash paid for dividends to policy-holders	2,288,876 87
Total paid to policy-holders	\$15,200,608 38
Paid for commissions to agents	4,220,600 31
Paid for salaries and other compensation of officers and employees.....	783,143 47
Paid for taxes.....	331,132 18
Paid for rent	121,890 32
Other expenditures, viz: general expenses, advertising, exchange, postage, printing, stationery, etc	972,127 95
Total expenditures.....	\$21,629,502 61

V. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31st, 1888.....	158,190	\$482,050,579 00
Policies issued during the year.....	41,880	137,782,336 00
Old policies revived during the year.....	2,565	7,676,870 00
Old policies increased during the year.....	-	2,432,695 00
Additions by dividends during the year.....	-	3,662,662 00
Totals.....	202,636	633,605,142 00
Deduct policies ceased to be in force.....	20,622	67,765,755 00
Net policies in force December 31st, 1889.....	182,014	\$565,839,387 00

Policies which have ceased to be in force during the year, with the mode of their termination.

Terminated by death or maturity and expiry.....	3,055	\$9,514,582 00
By surrender.....	2,459	9,514,813 00
By lapse.....	7,972	20,995,423 00
By change and decrease.....	-	1,098,300 00
Not taken.....	7,136	26,642,637 00
Totals	20,622	\$67,765,755 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number, 2,361; amount insured..	\$4,070,975 26
Policies issued during the year: number, 451; amount insured.....	1,192,497 00
Premiums received during the year.....	145,412 43
Losses and claims incurred during the year.....	116,674 44
Losses and claims paid during the year.....	126,674 44

NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHAS. DEWEY, *President.*GEO. W. REED, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 181,324 70
Loans on bond and mortgage (first liens)	2,551,097 31
Loans secured by collaterals	96,930 00
Premium notes and loans on policies now in force.....	312,610 75
Stocks and bonds owned by the company, market value.....	2,193,956 68
Cash in office of company and deposited in banks and trust companies,	172,481 70
Interest and rents due and accrued	93,387 57
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1889	159,089 07
Other assets, viz: agents' ledger balances, of which has since been	
paid \$156,416.78.....	210,728 31
Total admitted assets	\$5,971,506 09

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$2,000 00
Claims for death losses and matured endowments in	
process of adjustment or adjusted and not due.....	7,000 00
Total policy claims.....	\$9,000 00
Net present value of all outstanding policies in force December 31st,	
1889, computed by the Vermont Insurance Department, accord-	
ing to the Actuaries' Table of Mortality, with 4 per cent interest...	4,774,817 46
Unpaid dividends of surplus or other profits due policy-holders.....	4,556 95
Premiums paid in advance and surrender values.....	4,013 23
Other liabilities of the company, viz: extra reserve on life rate endow-	
ments	257,298 00
Liabilities as to policy-holders.....	5,049,685 64
Surplus as regards policy-holders.....	921,820 45
Total liabilities.....	\$5,971,506 09

III. INCOME DURING THE YEAR.

Cash received for premiums	\$1,446,228 56
Premium notes, loans or liens taken for premiums.....	48,839 97
Total premium income	\$1,495,068 53
Received for interest and dividends.....	276,566 05
Received for rents.....	10,039 77
Total income.....	\$1,781,674 35

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$351,519 96	
Premium notes, loans or liens used in payment of same..	1,255 00	
Cash paid for surrendered policies.....	152,820 54	
Premium notes, loans or liens used in payment of same and voided by lapse.....	1,637 14	
Cash paid for dividends to policy-holders.....	131,850 12	
Premium notes, loans or liens used in payment of same..	82 75	
Total paid to policy-holders		\$639,165 51
Paid for commissions to agents		244,415 25
Paid for salaries and other compensation of officers and employes, office,		25,955 40
Paid for taxes.....		27,383 78
Paid for rent.....		16,200 85
Paid for commuting commissions.....		48,331 10
Other expenditures, viz: general expenses		74,419 85
Total expenditures		\$1,075,871 74

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$45,427 47	
Received during the year.....	48,839 97	
Total.....		\$94,267 44
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	2,974 89	
Redeemed by maker in cash	37,039 03	
Total.....		40,013 92
Balance note assets at end of the year		\$54,253 52

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1888.....	16,850	\$32,312,303 00
Policies issued during year.....	4,708	12,686,450 00
Old policies revived during the year.....	36	46,500 00
Old policies increased during the year.....	-	8,550 00
Additions by dividends during the year.....	-	2,488 00
Totals	21,594	45,056,291 00
Deduct policies ceased to be in force.....	2,770	6,288,750 00
Net policies in force December 31st, 1889.....	18,824	\$38,767,541 00

Policies which have ceased to be in force during the year, with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	179	\$352,775 00
By expiry.....	5	10,550 00
By surrender.....	796	1,114,340 00
By lapse.....	866	1,991,500 00
By change and decrease.....	59	337,335 00
Not taken.....	865	2,432,250 00
Totals.....	2,770	\$6,288,750 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number, 191; amount insured,	\$254,735 00
Policies issued during the year: number, 67; amount insured.....	83,000 00
Premiums received during the year.....	10,266 31
Losses and claims incurred during the year.....	6,300 00
Losses and claims paid during the year.....	6,300 00

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

I. ASSETS.

Real estate, owned by the company, unincumbered.....	\$1,697,429 20
Loans on bond and mortgage (first liens)	2,900,465 00
Loans secured by collaterals	1,034,968 04
Premium notes and loans on policies now in force.	648,354 48
Stocks and bonds owned by the company, market value.....	13,004,743 12
Cash in office of company and deposited in banks and trust companies,	636,978 97
Interest and rents due and accrued	219,954 68
Loans on company's policies assigned as collateral	6,400 00
Net amount deferred and outstanding premiums on policies in force December 31st, 1889.....	164,816 16
Other assets, viz: quarterly and semi-annual premium notes being part of premium note account, and secured by premium reserve as all other premium notes are.....	296,461 90
Total admitted assets.....	\$29,660,562 55

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$94,901 00
Claims for matured endowments due and unpaid.....	32,344 00
Total policy claims	\$127,245 00
Net present value of all outstanding policies in force December 31st, 1889, computed by the Massachusetts Insurance Department, accord- ing to the Actuaries' Table of Mortality, with 4 per cent interest ...	17,809,270 00
Unpaid dividends of surplus or other profits due policy-holders.....	106,196 15
Liabilities as to policy-holders.....	18,042,710 15
Surplus as regards policy-holders	2,617,852 40
Total liabilities.....	\$20,660,562 55

III. INCOME DURING THE YEAR.

Cash received for premiums	\$3,030,030 24
Premium notes, loans or liens taken for premiums	598,855 51
Total premium income	\$2,628,885 75
Received for interest and dividends	888,353 01
Received for rents	94,022 53
Other income, viz: balance of profit and loss account	60,875 70
Total income	\$3,672,136 99

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and matured and discounted endowments	\$1,407,160 30
Premium notes, loans or liens used in payment of same ..	42,806 70
Cash paid for surrendered policies	203,823 58
Premium notes, loans or liens used in payment of same and voided by lapse	39,241 31
Cash paid for dividends to policy-holders	537,316 68
Premium notes, loans or liens used in payment of same ..	23,694 05
Total paid to policy-holders	\$2,254,042 63
Paid for commissions to agents	208,721 58
Paid for salaries and other compensation of officers and employees	101,019 04
Paid for taxes	45,198 89
Paid for accrued interest on investments purchased during the year ..	12,263 95
Other expenditures, viz: general expenses	182,586 36
Total expenditures	\$2,803,822 28

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$956,944 13
Received during the year	598,855 51
Total	\$1,555,799 64
<i>Deductions During the Year as follows:</i>	
Notes and other obligations used as above stated	105,742 06
Redeemed by maker in cash	505,241 20
Total	610,983 26
Balance note assets at end of the year	\$944,816 38

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1888	25,305	\$73,591,241 00
Policies issued during the year	3,696	10,856,580 00
Old policies revived during the year	60	147,107 00
Old policies increased during the year	3	63,368 00
Totals	29,064	84,658,296 00
Deduct policies ceased to be in force	1,968	5,703,393 00
Net policies in force December 31st, 1889	27,096	\$78,954,903 00

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

Terminated by death, maturity and expiry	648	\$1,946,525 00
By surrender	468	1,077,981 00
By lapse	454	1,559,414 00
By change and decrease	3	106,473 00
Not taken	395	1,119,000 00
Totals	1,968	\$5,703,393 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number, 1,605; amount insured, \$2,874,012 00	
Policies issued during the year: number 238; amount insured	385,214 00
Premiums received during the year	77,676 90
Losses and claims incurred during the year	81,019 99
Losses and claims paid during the year	70,289 90

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

WILLIAM H. BEERS, *President.*HENRY TUCK, *Vice President.*

I. ASSETS.

Real estate owned by the company, unincumbered	\$13,242,871 87
Loans on bonds and mortgage (first liens)	18,106,512 50
Loans secured by collaterals	3,709,000 00
Premium notes and loans on policies now in force	367,994 39
Stocks and bonds owned by the company, market value	60,438,441 91
Cash in office of company and deposited in banks and trust companies	5,917,837 72
Interest and rents due and accrued	441,344 64
Net amount deferred and outstanding premiums on policies in force December 31st, 1889	2,191,918 71
Other assets, viz: agency balances	90,299 54
Total admitted assets	\$104,503,621 28

UNADMITTED ASSETS.

Agents' balances	\$90,299 54
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II. LIABILITIES.

Claims for annuities due and unpaid claims not presented,	\$29,982 52
Claims for matured endowments due and unpaid claims not presented	40,592 49
Claims for death losses and matured endowments in process of adjustment or adjusted and not due	815,916 83
Total policy claims	\$ 886,491 84
Net re-insurance reserve	87,894,520 00
Premiums paid in advance	40,046 73
Liabilities as to policy-holders	88,761,058 57
Surplus as regards policy-holders	15,744,562 71
Total liabilities	\$104,503,621 28

III. INCOME DURING THE YEAR.

Cash received for premiums	\$22,430,859 32
Premium notes, loans or liens taken for premiums	141,276 93
Cash received for annuities	1,670,380 75
Total premium income	\$24,242,517 00
Received for interest and dividends	4,189,140 78
Received for rents	398,464 96
Total income	\$28,830,122 74

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$6,229,924 24
Premium notes, loans or liens used in payment of same..	22,171 36
Cash paid to annuitants	1,160,752 95
Cash paid for surrendered policies	2,218,809 75
Premium notes, loans or liens used in payment of same and voided by lapse	32,134 95
Cash paid for dividends to policy-holders.....	2,466,348 05
Premium notes, loans or liens used in payment of same..	980 46
Total paid to policy-holders	\$12,121,121 66
Paid for commissions to agents	3,735,140 50
Paid for salaries and other compensation of officers and employees.....	413,601 19
Paid for taxes	168,407 14
Other expenditures, viz: general expenses	1,437,679 45
Total expenditures.....	\$17,875,949 94

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1889	129,911	\$419,886,505 00
Policies issued during year	39,311	146,046,810 00
Old policies revived during the year	188	759,865 00
Old policies increased during the year	-	99,813 00
Additions by dividends during the year.....	-	4,212,600 00
Totals.....	169,410	571,005,593 00
Deduct policies ceased to be in force	19,029	76,403,623 00
Net policies in force December 31st, 1889	150,381	\$495,601,970 00

*Policies which have ceased to be in force during the year, with
the mode of their termination:*

Terminated by death and maturity	2,071	\$6,379,613 00
By expiry	264	22,590 00
By surrender	2,307	12,491,630 00
By lapse	7,518	24,726,814 00
By change and decrease	-	964,875 00
Not taken.....	6,869	30,818,101 00
Totals	19,029	\$75,403,623 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889, number 1,100; amount insured,	\$2,302,290 00
Policies issued during the year, number 324, amount insured	556,615 00
Premiums received during the year	73,639 48
Losses and claims incurred during the year	56,707 12
Losses and claims paid during the year	47,902 37

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 1,188,630 60
Loans on bond and mortgage (first liens).....	30,033,434 13
Premium notes and loans on policies now in force.....	702,541 99
Bonds owned by the company, par value.....	1,931,100 00
Cash in office of company and deposited in banks and trust companies,	1,779,092 18
Interest and rents due and accrued.....	473,514 79
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1889.....	853,859 00
Other assets, vis: agents' balances, \$8,790.16; bills receivable,	
\$149.75; also, market value of bonds over par.....	154,697 62
Total admitted assets	\$37,116,870 31

UNADMITTED ASSETS.

Agents' balances.....	\$8,790 16
Bills receivable.....	149 75
Total unadmitted assets	\$8,939 91

II. LIABILITIES.

Claims for death losses due and unpaid.....	}	\$174,973 98
Claims for matured endowments due and unpaid.....	}	
Claims for death losses and other policy claims resisted..	14,000 00	
Total policy claims		\$188,973 98
Net present value of all outstanding policies in force December 31st,		
1889, computed by the Wisconsin Insurance Department, according		
to the Actuaries' Table of Mortality, with 4 per cent interest.....		\$1,145,787 00
Unpaid dividends of surplus or other profits due policy-holders, esti-		
mated... ..		10,000 00
Premiums paid in advance, \$2,000.00; estimated reserve for paid up		
insurance claimable, \$119,160.00		121,160 00
Other liabilities of the company, vis: accrued commissions, estimated,		10,000 00
Liabilities as to policy-holders.....		\$1,475,922 98
Surplus as regards policy-holders		5,640,947 33
Total liabilities		\$37,116,870 31

III. INCOME DURING THE YEAR.

Total premium income	\$7,347,193 61
Received for interest.....	1,958,436 04
Received for rents.....	73,829 22
Total income.....	<u>\$9,379,458 87</u>

IV. EXPENDITURES DURING THE YEAR.

Paid for death losses and policy claims	\$2,347,066 49
Paid for surrendered policies.....	263,916 11
Premium notes, loans or liens voided by lapse.....	3,091 12
Paid for dividends to policy-holders	928,048 07
Total paid to policy-holders.....	<u>\$3,542,121 79</u>
Paid for medical examiner's fees, etc., and salaries and expenses of agents.....	109,336 99
Paid for commissions to agents.....	1,083,968 61
Paid for salaries and other compensation of officers and employees, exclusive of medical and legal departments.....	141,317 97
Paid for taxes.....	99,820 97
Paid for rent.....	3,022 07
Paid for commuting commissions.....	11,727 04
Other expenditures, viz: general expenses, supplies, postage, exchange, law, loan, building and other expenses	269,530 17
Total expenditures.....	<u>\$5,260,845 61</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$789,801 70
Received during the year.....	80,617 75
Total.....	<u>\$870,419 45</u>

Deductions during the year as follows:

Losses, \$29,135.89; matured endowments, \$19,173.99...	48,309 88
Notes and other obligations used in surrender, \$9,656.07; voided by lapse, \$309,112.....	12,747 19
Notes used in payment of dividends	87,692.42
Redeemed by maker in cash, etc	19,127 97
Total.....	<u>167,877 46</u>
Balance note assets at end of the year	<u>\$702,541 99</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31st, 1888	73,130	\$172,518,891 00
Policies issued during the year.....	18,651	48,058,079 00
Old policies revived during the year.....	342	905,206 00
Old policies increased during the year	21	175,896 00
Additions by dividends during the year.....	-	2,638,399 00
Totals	92,144	224,296,371 00
Deduct policies ceased to be in force.....	7,815	21,890,448 00
Net policies in force December 31st, 1889	84,329	\$202,405,923 00

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

Terminated by death or maturity.....	1,087	\$5,166,751 00
By surrender.....	684	1,528,299 00
By lapse.....	4,235	9,459,054 00
By change and decrease	-	283,355 00
Not taken	1,809	5,452,989 00
Totals	7,815	\$21,890,448 00

BUSINESS IN MAINE.

Policies in force December 31st, 1888; number, 467; amount insured	\$671,990 00
Policies issued during the year: number, 255; amount insured	437,580 00
Premiums received during the year	\$1,802 34
Losses and claims incurred during the year.....	13,000 00
Losses and claims paid during the year	13,000 00

PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

EDWARD M. NEEDLES, *President.*HENRY C. BROWN, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 813,808 88
Loans on bond and mortgage and ground rents (first liens).....	4,499,206 24
Loans secured by collaterals	1,493,216 98
Premium notes and loans on policies now in force.....	998,543 59
Stocks and bonds owned by the company, market value.....	6,622,148 00
Cash in office of company and deposited in banks and trust companies,	152,875 74
Interest and rents due and accrued.....	110,488 32
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1889	403,205 92
Other assets, viz: bills receivable, agents' balances, etc	80,584 56
Total admitted assets	\$16,174,078 23

UNADMITTED ASSETS.

Bills receivable and agents' balances.....	\$80,584 56
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II. LIABILITIES.

Total policy claims.....	\$115,125 00
Net present value of all outstanding policies in force December 31st,	
1889, computed by the Massachusetts Insurance Department, accord-	
ing to the Actuaries' Table of Mortality, with 4 per cent interest...	12,760,725 00
Unpaid dividends of surplus or other profits due policy-holders, being	
on unreported premiums.....	44,768 08
Premiums paid in advance and surrender values	7,836 95
Other liabilities of the company, viz: accumulations under life rate	
endowment and other special forms of policies and scrip outstanding,	392,981 81
Liabilities as to policy-holders.....	13,321,436 84
Surplus as regards policy-holders.....	1,852,641 39
Total liabilities.....	\$15,174,078 23

III. INCOME DURING THE YEAR.

Cash received for premiums	\$2,968,688 47	
Premium notes, loans or liens taken for premiums.....	105,669 74	
Cash received for annuities	10,204 35	
Total premium income		\$3,084,562 56
Received for interest and dividends.....		768,130 62
Received for rents		14,046 06
Other income, vis: profits on stocks, bonds, etc., sold.....		41,703 84
Total income		\$3,908,443 08

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,000,822 21	
Premium notes, loans or liens used in payment of same..	40,317 79	
Cash paid to annuitants	90 12	
Cash paid for surrendered policies.....	208,949 43	
Premium notes, loans or liens used in payment of same and voided by lapse.....	7,484 26	
Cash allowed for dividends to policy-holders.....	469,538 28	
Premium notes, loans or liens used in payment of same..	62,845 26	
Total paid to policy-holders		\$1,790,047 35
Paid for commissions to agents		346,354 62
Paid for salaries and other compensation of officers and employes		241,402 64
Paid for taxes.....		90,211 70
Paid for rent.....		24,821 86
Other expenditures, vis: general expenses, advertising, printing, sup- plies, etc		69,131 81
Total expenditures		\$2,561,969 98

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$572,448 99	
Received during the year.....	117,818 87	
Total.....		\$690,267 86
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	124,399 83	
Redeemed by maker in cash	10,806 44	
Total.....		135,206 27
Balance note assets at end of the year		\$555,061 59

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1888.....	27,714	\$68,372,882 00
Policies issued during year.....	6,310	17,473,997 00
Old policies revived during the year.....	475	805,109 00
Old policies changed and increased during the year.....	15	75,619 00
Additions by dividends during the year.....	-	63,275 00
Totals	34,514	86,790,882 00
Deduct policies ceased to be in force.....	3,106	7,721,302 00
Net policies in force December 31st, 1889.....	31,408	\$79,069,580 00

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death or maturity.....	519	\$1,301,213 00
By surrender.....	891	988,371 00
By lapse.....	1,499	3,238,042 00
By change and decrease.....	14	292,576 00
Not taken.....	683	1,901,100 00
Totals.....	3,106	\$7,721,302 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number, 564; amount insured...	\$992,500 00
Policies issued during the year: number, 130; amount insured.....	199,000 00
Premiums received during the year	37,521 30
Losses and claims incurred during the year.....	2,890 00
Losses and claims paid during the year.....	2,615 00

PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JONATHAN B. BUNCE, *President.*CHAS. H. LAWRENCE, *Secretary.*

Capital Paid Up in Cash, \$1,050.

I. ASSETS.

Real estate owned by the company, unincumbered	\$1,227,832 57
Loans on bond and mortgage (first liens)	6,549,467 70
Premium notes and loans on policies now in force	883,158 52
Stocks and bonds owned by the company, market value	971,736 50
Cash in office of company and deposited in banks and trust companies,	116,158 25
Interest and rents due and accrued	186,447 06
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1889	67,942 27
Total admitted assets	\$10,002,742 87

II. LIABILITIES.

Total policy claims	\$ 44,287 00
Net re-insurance reserve	8,795,798 00
Other liabilities of the company, viz: special policy reserve, \$529,679;	
premiums paid in advance, \$3,829.34; reserve for balance of stock,	
\$5,385.66; possible depreciation of real estate and mortgages, \$80,-	
686 31	619,580 31
Liabilities as to policy-holders	9,459,665 31
Surplus as regards policy-holders	543,077 56
Total liabilities	\$10,002,742 87

III. INCOME DURING THE YEAR.

Received for premiums	\$643,826 09
Premium notes, loans or liens taken for premiums	6,951 00
	650,777 09
Deduct re-insurance	2,077 92
Total premium income	\$648,699 17
Received for interest and dividends	565,823 76
Received for rents	54,624 40
Total income	\$1,269,147 33

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$836,667 46
Premium notes, loans or liens used in payment of same ..	63,642 47
Cash paid for surrendered policies.....	97,423 81
Premium notes, loans or liens used in payment of same and voided by lapse	22,038 85
Cash surrendered values, including re-converted additions, applied in payment of premiums....	7,892 42
Cash paid for dividends to policy-holders and applied in payment of premiums	118,692 41
Premium notes, loans or liens used in payment of same ..	884 82
Total paid to policy-holders	\$1,147,242 24
Paid for dividends to stockholders.....	12,000 00
Paid for commissions to agents	46,852 70
Paid for salaries and other compensation of officers and employes	43,743 32
Paid for taxes.....	29,193 91
Paid for rent.....	9,508 17
Salaries and travelling expenses of agents and medical examiner's fees,	36,670 94
Other expenditures, viz: general expenses, including profit and loss account	73,883 46
Total expenditures.....	\$1,399,094 74

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$968,659 36
Received during the year.....	6,951 00
Total.....	\$975,610 36
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated	86,566 14
Redeemed by maker in cash	5,885 70
Total	92,451 84
Balance note assets at end of the year.....	\$883,158 52

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1888.....	17,468	\$24,872,295 00
Policies issued during the year.....	1,176	1,381,846 00
Old policies revived during the year	48	46,023 00
Additions by dividends during the year.....	-	21,314 00
Totals	18,692	26,321,478 00
Deduct policies ceased to be in force.....	1,591	2,366,014 00
Net policies in force December 31st, 1889.....	17,101	\$23,955,464 00

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

	<i>Number.</i>	<i>Amount.</i>
Terminated by death, maturity or expiry	617	\$840,903 00
By surrender.....	204	317,099 00
By lapse.....	413	570,621 00
By change and decrease.....	98	210,930 00
Not taken.....	259	426,461 00
Totals	1,591	\$2,366,014 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number, 670; amount insured....	\$544,053 00
Policies issued during the year: number, 91; amount insured.....	107,714 00
Premiums received during the year.....	16,667 36
Losses and claims incurred during the year	6,314 00
Losses and claims paid during the year.....	6,087 00

PROVIDENT LIFE AND TRUST COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President.*ASA S. WING, *Vice President.*

Capital Paid Up in Cash, \$1,000,000.

1. ASSETS.

Real estate owned by the company, unincumbered	\$1,079,719 22
Loans on bond and mortgage (first liens).....	7,558,159 16
Loans secured by collaterals.....	202,000 00
Premium notes and loans on policies now in force.....	811,052 56
Stocks and bonds owned by the company, market value	6,490,840 00
Cash in office of company and deposited in banks and trust companies,	116,039 36
Interest and rents due and accrued.....	162,892 82
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1889.....	483,164 79
Total admitted assets.....	\$16,897,867 90

II. LIABILITIES.

Total policy claims.....	\$40,109 46
Net present value of all outstanding policies in force December 31st,	
1889, computed by the Pennsylvania Insurance Department, accord-	
ing to the Actuaries' Table of Mortality, with 4 per cent interest... ..	14,348,789 00
Unpaid dividends of surplus or other profits due policy-holders	21,558 56
Other liabilities of the company.....	36,052 52
Liabilities as to policy-holders	14,446,509 54
Surplus as regards policy-holders.....	2,461,358 36
Total liabilities	\$16,897,867 90

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$2,845,563 31
Premium notes, loans or liens taken for premiums.. ..	3,635 97
Cash received for annuities	41,224 41
Total premium income.....	\$2,890,423 69
Received for interest and dividends.....	} 708,868 30
Received for rents	
Total income.....	\$3,599,291 99

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$830,700 00	
Cash paid to annuitants	21,969 72	
Cash paid for surrendered policies.....	88,839 02	
Premium notes, loans or liens used in payment of same and voided by lapse	348,744 78	
Total paid to policy-holders.....		\$1,290,253 52
Paid for commissions to agents.....		284,784 89
Paid for salaries and other compensation of officers and employes.....		97,794 75
Paid for taxes.....		47,788 95
Paid for rent.....		8,715 19
Other expenditures, viz: general expenses.....		99,841 21
Total expenditures.....		\$1,829,178 61

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year...	\$37,922 52	
Received during the year.....	3,635 97	
Total.....		\$41,558 49

Deductions during the year as follows:

Notes and other obligations used as above stated	}	5,508 91
Redeemed by maker in cash		
Balance note assets at end of the year.....		\$35,749 58

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1888.....	20,736	\$64,003,694 00
Policies issued during the year	4,252	12,511,126 00
Old policies revived during the year.....	90	259,687 00
Old policies increased during the year	91	393,800 00
Additions by dividends during the year	-	104,769 00
Totals.....	25,169	77,273,076 00
Deduct policies ceased to be in force.....	1,763	5,456,510 00
Net policies in force December 31st, 1889.....	23,406	\$71,816,566 00

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death, maturity.....	-	\$ 821,218 00
By surrender.....	-	1,051,039 00
By expiry.....	-	7,000 00
By lapse.....	-	2,682,753 00
By change and decrease.....	-	629,000 00
Not taken.....	-	265,500 00
Totals.....	-	\$5,456,510 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number 307; amount insured....	\$523,866 00
Policies issued during the year: number, 55; amount insured.....	110,840 00
Premiums received during the year.....	19,100 57
Losses and claims incurred during the year.....	4,000 00
Losses and claims paid during the year.....	5,000 00

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

SHEPPARD HOMANS, *President.*

WILLIAM E. STEVENS, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 35,449 32
Loans on bond and mortgage (first liens)	125,800 00
Loans secured by collaterals	27,500 00
Premium notes and loans on policies now in force	3,500 00
Stocks and bonds owned by the company, market value	339,948 17
Cash in office of company and deposited in banks and trust companies,	70,105 11
Interest and rents due and accrued	8,485 41
Net amount deferred and outstanding premiums on policies in force December 31st, 1889	94,363 74
Other assets, viz: agents' ledger balances	10,494 11
Total admitted assets	\$715,645 86

UNADMITTED ASSETS.

Agents' balances	\$10,494 11
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II. LIABILITIES.

Claims for death losses in process of adjustment or adjusted and not due	\$69,000 00
Claims for death losses and other policy claims resisted ..	11,409 13
Total policy claims	\$80,409 13
Net present value of all outstanding policies in force December 31st, 1889, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest	266,338 00
Surplus as regards policy-holders	368,898 73
Total liabilities	\$715,645 86

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$92,895 32	
Less paid for re-insurance	11,411 62	
		\$871,483 70
Received for dividends		389,330 77
Total income		\$1,360,814 47

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$565,103 78	
Re-insurance.....	15,000 00	
	550,103 78	
Cash paid to annuitants.....	100 00	
Cash paid for surrendered policies	2,072 52	
Cash paid for dividends to policy-holders	372,469 64	
Total paid to policy-holders		\$924,745 94
Paid for furniture and fixtures		2,294 21
Paid for advertising.....		20,121 80
Paid for commissions to agents.....		152,171 78
Paid for salaries and other compensation of officers and employees.....		41,298 85
Paid for salaries and travelling expenses of manager of agencies— special and local agents		24,518 13
Paid for taxes.....		14,949 83
Paid for medical examiner's fees		17,834 60
Paid for rent of home and agency offices ..		17,508 95
Paid for commuting commissions.....		34,706 13
Cash advanced to agents to be repaid out of future salaries and com- missions		23,266 80
Other expenditures, viz: general expenses.....		22,140 80
Total expenditures.....		\$1,294,557 81

V. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31st, 1888.....	12,853	\$51,012,286 00
Policies issued during the year.....	5,391	19,137,197 00
Old policies revived during the year.....	9	28,000 00
Old policies increased during the year.....	4	7,000 00
Totals.....	18,257	70,184,483 00
Deduct policies ceased to be in force.....	2,505	9,230,275 00
Net policies in force December 31st, 1889.....	15,752	\$60,954,208 00

Policies which have ceased to be in force during the year, with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity	159	\$ 622,125 00
By expiry	1,964	7,236,500 00
By lapse	19	18,000 00
By change and decrease	19	12,650 00
By transfer	-	182,000 00
Not taken	344	1,159,000 00
Totals	2,505	\$9,230,275 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number, 28; amount insured...	\$90,000 00
Policies issued during the year: number, 16; amount insured.....	49,000 00
Premiums received during the year.....	1,595 63

TRAVELLERS LIFE INSURANCE COMPANY, (LIFE DEPARTMENT)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

I. ASSETS.

Real estate, owned by the company, unincumbered.....	\$1,051,762 12
Loans on bond and mortgage (first liens)	3,344,721 68
Loans secured by collaterals	301,865 00
Premium notes and loans on policies now in force.	226,575 00
Stocks and bonds owned by the company, market value.....	3,741,208 38
Cash in office of company and deposited in banks and trust companies,	667,504 82
Interest accrued but not yet due	68,310 96
Net amount deferred and outstanding premiums on policies in force December 31st, 1889.....	279,619 55
Total admitted assets.....	\$9,681,567 51

UNADMITTED ASSETS.

Other items, viz: suspense account	\$49,887 94
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II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due	\$46,100 00
Claims for death losses and other policy claims resisted ..	1,000 00
Total policy claims	\$47,100 00
Reserve for indemnity contracts	5,000 00
Net present value of all outstanding policies in force Dec. 31st, 1889, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mor- tality, with 4 per cent interest	8,253,131 00
	8,258,131 00
Net re-insurance reserve of policies in other companies..	32,485 00
Net re-insurance reserve	8,225,646 00
Liabilities as to policy-holders.....	8,272,746 00
Surplus as regards policy-holders.....	1,408,821 51
Total liabilities.....	\$9,681,567 51

III. INCOME DURING THE YEAR.

Cash received for premiums	\$1,331,675 99	
Cash received for annuities.....	8,728 00	
Total premium income		\$1,340,403 99
Received for interest and dividends		424,146 10
Received for rents		29,100 41
Total income		\$1,793,649 50

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$461,490 97	
Cash paid to annuitants.....	959 00	
Cash paid for surrendered policies.....	90,870 83	
Total paid to policy-holders		\$553,311 80
Paid for commissions to agents		133,525 83
Paid for salaries and other compensation of officers and employees		64,830 20
Paid for salaries and travelling expenses of managers of agencies, general, special and local agents		12,766 71
Paid for taxes		13,926 20
Paid for advertising		43,280 97
Paid for rent		656 90
Paid for medical examiner's fees.....		13,038 05
Other expenditures, viz: general expenses		83,440 40
Total expenditures.....		\$918,777 06

V. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31st, 1888	21,117	\$41,139,361 00
Policies issued during the year	3,305	8,540,508 00
Old policies revived during the year	43	76,627 00
Old policies increased during the year	-	11,000 00
Transfer.....	109	271,240 00
Totals.....	24,573	50,037,736 00
Deduct policies ceased to be in force	2,126	5,058,787 00
Net policies in force December 31st, 1889	22,447	\$44,978,949 00

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death or maturity	304	\$477,270 00
By expiry.....	2	6,000 00
By surrender.....	185	273,697 00
By lapse.....	1,024	2,420,400 00
By transfer	108	271,240 00
By change and decrease	159	524,140 00
Not taken.....	344	1,086,040 00
Totals.....	2,126	\$5,058,787 00

BUSINESS IN MAINE.

Policies in force December 31st, 1888: number, 633; amount insured...	\$753,870 00
Policies issued during the year: number 35; amount insured.....	54,288 00
Premiums received during the year.....	19,839 29
Losses and claims incurred during the year	5,000 00
Losses and claims paid during the year.....	2,000 00

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEORGE H. BURFORD, *President*.C. P. FRALEIGH, *Secretary*.

Capital Paid Up in Cash, \$440,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 105,250 00
Loans on bonds and mortgage (first liens)	3,516,224 03
Loans secured by collaterals	132,433 11
Premium notes and loans on policies now in force	172,770 16
Stocks and bonds owned by the company, market value	2,029,073 50
Cash in office of company and deposited in banks and trust companies,	71,179 72
Interest and rents due and accrued	68,115 89
Net amount deferred and outstanding premiums on policies in force December 31st, 1889	192,940 09
Other assets, viz: bills receivable, \$12,914.12; agents' balances, \$24,159.35	37,073 47
Total admitted assets	\$6,325,059 97

UNADMITTED ASSETS.

Agents' balances	\$24,159 35
Bills receivable	12,914 12
Total unadmitted assets	\$37,073 47

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due	\$19,300 00
Claims for death losses and other policy claims resisted ..	15,500 00
Total policy claims	\$34,800 00
Net present value of all outstanding policies in force December 31st, 1889, computed by the New York Insurance Department, accord- ing to the Actuaries' Table of Mortality, with 4 per cent interest ..	5,570,388 00
Premiums paid in advance and surrender values, and accrued rents and unpresented accounts	12,616 16
Liabilities as to policy-holders	5,617,904 16
Surplus as regards policy-holders	707,355 81
Total liabilities	\$6,325,059 97

III. INCOME DURING THE YEAR.

Cash received for premiums	\$1,061,943 14
Received for interest and dividends	274,922 23
Received for rents	857 46
Other income, viz: balance profit and loss account less debits.....	12,830 68
Total income.....	\$1,350,558 51

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$405,950 97
Cash paid to annuitants	709 31
Cash paid for surrendered policies.....	97,537 47
Cash paid for dividends to policy-holders	158,248 44
Total paid to policy-holders	\$662,446 19
Paid for dividends to stockholders 7 per cent on capital stock	30,800 00
Paid for commissions to agents	132,903 79
Paid for salaries and other compensation of officers and employees	44,553 50
Paid for taxes.....	17,929 02
Paid for rent.....	21,166 24
Other expenditures, viz: general expenses.....	125,874 09
Total expenditures.....	\$1,034,771 83

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year..	\$154,036 02
Received during the year.....	54,247 00
Total.....	\$208,283 02
<i>Deductions during the year as follows:</i>	
Notes and other obligations used	14,664 51
Redeemed by maker in cash	20,848 35
Total.....	35,512 86
Balance note assets at end of the year.....	\$172,770 16

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1888.....	12,566	\$35,752,267 00
Policies issued during the year.....	3,223	8,463,625 00
Old policies revived during the year.....	98	238,115 00
Old policies increased during the year	46	136,190 00
Additions by dividends during the year.....	-	685,651 00
Totals.....	15,933	55,275,848 00
Deduct policies ceased to be in force.....	2,063	4,844,576 00
Net policies in force December 31st, 1889	13,870	\$30,431,272 00

LIFE INSURANCE COMPANIES

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

	<i>Number.</i>	<i>Amount.</i>
Terminated by death and maturity	246	\$413,921 00
By expiry	23	64,600 00
By surrender.....	98	225,716 00
By lapse.....	1,132	2,605,050 00
By change and decrease.....	45	249,690 00
Not taken.....	521	1,385,600 00
Totals	2,063	\$4,844,578 00

BUSINESS IN MAINE.

Policies in force December 31st, 1889: number, 122; amount insured....	\$169,160 00
Policies issued during the year: number, 15; amount insured.....	45,690 00
Premiums received during the year.....	5,500 17
Losses and claims incurred during the year	1,370 00
Losses and claims paid during the year	1,370 00

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

W. A. BREWER, JR., *President*.WM. HAXTUN, *Vice President*.

Capital Paid Up in Cash, \$125,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 439,173 26
Loans on bond and mortgage (first liens)	8,234,342 92
Loans secured by collaterals.....	505,427 83
Stocks and bonds owned by the company, market value	422,612 50
Cash in office of company and deposited in banks and trust companies,	32,445 63
Interest and rents due and accrued.....	94,899 20
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1889.	290,366 56
Other assets, viz: agents' ledger balances.....	54,103 37
Total admitted assets	\$10,073,371 27

UNADMITTED ASSETS.

Agents' balances.....	\$54,103 37
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II. LIABILITIES.

Claims for death losses due and unpaid.....	\$11,541 90
Claims for matured endowments due and unpaid	4,379 34
Claims for death losses and other policy claims resisted..	1,000 00
Total policy claims	\$16,921 24
Net present value of all outstanding policies in force December 31st,	
1889, computed by the New York Insurance Department, according	
to the Actuaries' Table of Mortality, with 4 per cent interest.....	9,643,953 00
Premiums paid in advance and surrender values.....	6,210 99
Other liabilities of the company, viz: unpaid dividends to stockhold-	
ers, rents and salaries.....	3,738 65
Liabilities as to policy-holders.....	9,670,823 88
Surplus as regards policy-holders	402,547 39
Total liabilities	\$10,073,371 27

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,966,324 30
Cash received for annuities.....	9,500 00
Total premium income	\$1,975,824 30
Received for interest and dividends.....	542,479 01
Received for rents.....	13,625 33
Total income	\$2,531,928 64

IV. EXPENDITURES DURING THE YEAR.

Paid for death losses and policy claims, including endowments.....	\$824,480 94
Cash paid to annuitants	8,768 83
Cash paid for surrendered policies and additions.....	266,479 30
Return premiums.....	2,325 18
Paid for dividends to policy-holders	177,564 00
Total paid to policy-holders.....	\$1,279,608 25
Paid for dividends to stockholders.....	8,690 50
Paid for commissions to agents	181,642 72
Paid for salaries and other compensation of officers and employes	71,057 83
Paid for taxes.....	22,294 46
Paid for rent.....	10,500 00
Paid for commuting commissions.....	77,293 55
Other expenditures, viz: general expenses—medical examiners' fees, \$27,883.45; salaries for agents, \$74,829.33; advertising, \$22,679.99; miscellaneous, \$72,196.80.....	197,589 57
Total expenditures.....	\$1,848,676 88

V. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31st, 1888.....	19,273	\$42,768,034 00
Policies issued during the year.....	4,893	9,914,391 00
Old policies revived during the year.....	226	471,327 00
Additions by dividends during the year.....	-	278,049 00
Totals.....	24,392	\$53,431,801 00

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death and maturity	375	\$ 789,477 00
By surrender.....	472	1,225,523 00
By lapse.....	1,542	2,997,792 00
By discount.....	23	36,227 00
Not taken	952	1,992,458 00
Total terminated	3,364	7,041,477 00
Net policies in force December 31st, 1889.....	21,028	\$46,390,324 00

BUSINESS IN MAINE.

Policies in force December 31st, 1888; number, 249; amount insured....	\$284,020 00
Policies issued during the year: number, 133; amount insured	152,470 00
Premiums received during the year	12,879 50
Losses and claims incurred during the year.....	4,313 90
Losses and claims paid during the year	4,010 00

**CASUALTY AND GUARANTEE INSURANCE COMPANIES
OF OTHER STATES AND COUNTRIES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CASUALTY
AND GUARANTEE INSURANCE COMPANIES OF OTHER STATES
AND COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE
STATE OF MAINE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1889.**

AMERICAN STEAM BOILER INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

WILLIAM K. LOTHROP, *President.* VINCENT R. SCHENCK, *Secretary.*

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$ 53,000 00
Stocks and bonds owned by the company (market value)	1,072,756 00
Cash in the company's principal office and in bank.....	66,595 84
Interest due and accrued.....	3,467 38
Premiums in due course of collection.....	231,436 90
<hr/>	
Aggregate of all the admitted assets of the company at their actual value.....	\$1,427,256 12

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 3,500 00
Amount required to safely re-insure all outstanding risks.....	582,112 42
All other demands against the company, viz: commissions, etc.....	4,770 00
<hr/>	
Total amount of liabilities, except capital stock and net surplus.....	590,382 42
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	336,873 70
<hr/>	
Aggregate amount of liabilities including net surplus.....	\$1,427,256 12

III. INCOME DURING THE YEAR.

Net cash received for premiums (steam boiler).....	\$507,941 06
Received for interest and dividends from all sources.....	1,837 94
Income from all other sources	53,396 21
<hr/>	
Aggregate amount of income received in cash.....	\$563,195 21

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (steam boiler)	\$28,550 82
Cash dividends actually paid.....	80,000 00
Paid for commissions or brokerage	125,497 88
Salaries and other charges of officers, clerks and employes	30,073 97
Paid State, national and local taxes	11,240 13
All other expenditures, viz: general expenses.....	217,313 14
Aggregate amount of expenditures in cash	<u>\$492,675 93</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$63,183,582	\$732,998 43
Written during the year.....	73,431,724	562,229 72
Total.....	<u>\$136,615,306</u>	<u>\$1,295,228 14</u>
Deduct those expired and terminated.....	38,534,853	267,983 87
In force at end of the year	<u>\$98,080,453</u>	<u>\$1,027,244 27</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (steam boiler).....	\$680,000 00
Premiums received.....	3,908 28
Received for inspection	1,674 97
Losses paid on risks taken	40 66
Losses incurred in Maine	40 66

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

WM. L. TREUHOLM, *President*.FRED F. NUGENT, *Secretary*.

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered.	\$ 2,315 08
Loans on bond and mortgage (first liens).....	32,571 09
Loans secured by collaterals	25,000 00
Stocks and bonds owned by the company, market value	1,338,290 00
Cash in office of company and deposited in banks and trust companies,	18,772 21
Interest and rents due and accrued	6,883 83
Net amount deferred and outstanding premiums on policies in force December 31st, 1888	37,657 58
Total admitted assets	\$1,459,489 29

II. LIABILITIES.

Claims in process of adjustment or adjusted and not due	\$58,369 56
Net present value of all outstanding policies in force December 31st, 1889, computed by the New York Insurance Department	195,492 11
Liabilities as to policy-holders	263,861 67
Surplus as regards policy-holders.....	1,205,627 62
Total liabilities.....	\$1,459,489 29

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$382,524 34
Received for interest and dividends	64,329 05
Total income.....	\$446,852 39

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$88,908 06
Paid for dividends to stockholders.....	60,000 00
Paid for commissions to agents.....	27,292 61
Paid for salaries and other compensation of officers and employees.....	83,814 18
Paid for taxes.....	7,413 25
Other expenditures, viz: general expenses, including rent	57,159 82
Total expenditures.....	\$324,567 92

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Policies in force December 31st, 1889; amount insured.....	\$138,500 00
Premiums received during the year.....	918 20

EMPLOYER'S LIABILITY ASSURANCE CORPORATION—(LIMITED.)

LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

ENDICOTT & MACOMBER, *U. S. Managers*, 71 Kilby St., Boston, Mass.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$553,615 42
Cash in office of company and deposited in banks.....	1,512 28
Cash deposited with the trustees	134,000 00
Interest and rents due and accrued	5,832 58
Premiums in course of collection not more than three months due....	147,322 29
Total admitted assets	\$842,282 57

II. LIABILITIES.

Claims for losses in process of adjustment or adjusted and not due	\$ 73,560 00
Net re-insurance reserve, 50 per cent	337,568 50
Other liabilities of the company, viz: reserve for commissions.....	24,783 00
Liabilities as to policy-holders	435,901 50
Surplus as regards policy-holders	406,381 07
Total liabilities	\$842,282 57

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$628,016 54
Received for interest.....	14,793 30
Total income	\$642,809 84

IV. EXPENDITURES DURING THE YEAR.

Cash paid for losses.....	\$180,044 88
Paid for commissions to agents.....	161,870 83
Paid for salaries and other compensation of officers and employees.....	35,680 23
Paid for taxes	7,346 83
Paid for rent.....	4,799 79
Other expenditures, viz: general expenses.....	82,307 51
Total expenditures.....	\$472,050 07

V. EXHIBIT OF POLICIES.

	<i>Risk.</i>	<i>Premium.</i>
Policies in force December 31st, 1888.....	\$46,757,530	\$348,523 21
Policies issued during the year.....	129,529,996	962,708 97
Totals.....	176,287,526	1,311,232 18
Deduct policies ceased to be in force.....	58,937,511	636,095 17
Net policies in force December 31st, 1889	\$117,350,015	\$675,137 01

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Policies issued during the year, amount insured.....	\$244,250 00
Premiums received during the year.....	8,367 72
Losses and claims incurred during the year	5,925 04
Losses and claims paid during the year	5,290 04

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

WILLIAM M. RICHARDS, *President*.ROBERT J. HILLAS, *Secretary*.

Capital Paid Up in Cash, \$250,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 11,000 00
Loans secured by collaterals	215,000 00
Stocks and bonds owned by the company, market value	506,137 50
Cash in office of company and deposited in banks and trust companies,	68,324 09
Interest and rents due and accrued	4,032 60
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1889.....	181,925 91
Other assets.....	30,896 64
Total admitted assets	<u>\$1,017,315 74</u>

II. LIABILITIES.

Claims for losses due and unpaid	\$41,115 77
Claims for death and other policy claims resisted	12,866 75
Total policy claims	<u>\$ 53,982 52</u>
Net re-insurance reserve, according to law.....	580,728 65
Other liabilities of the company	60,084 69
Capital	250,000 00
Surplus	72,519 88
Total liabilities	<u>\$1,017,315 74</u>

III. INCOME DURING THE YEAR.

Cash received for premiums	\$1,057,903 05
Received for interest and dividends	21,641 87
Received for rents	210 00
Total income.....	<u>\$1,079,754 92</u>

IV. EXPENDITURES DURING THE YEAR.

Total paid to policy-holders.....	\$316,204 49
Paid for dividends to stockholders.....	20,000 00
Paid for commissions to agents.....	278,485 38
Paid for salaries and other compensation of officers and employes.....	105,465 85
Paid for taxes.....	13,402 72
Other expenditures, vis: general expenses.....	167,089 62
Total expenditures.....	<u>\$900,648 06</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Risks.</i>	<i>Premiums.</i>
In force December 31, 1858.....	\$91,630,643 18	\$ 735,049 81
Written during the year.....	153,317,024 14	1,173,844 84
Total.....	<u>244,947,667 32</u>	<u>1,908,894 65</u>
Deduct those expired and terminated.....	94,191,941 61	751,638 51
In force at end of the year.....	<u>\$150,755,625 71</u>	<u>\$1,157,256 14</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Policies issued during the year.....	\$1,051,888 05
Premiums received during the year.....	5,964 97
Losses and claims incurred during the year.....	1,978 86
Losses and claims paid during the year.....	1,961 01

GUARANTEE COMPANY OF NORTH AMERICA,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1878.

EDWARD RAWLINGS, *Vice President and Managing Director.*

Capital Paid Up in Cash, \$304,600.

I ASSETS.

Real estate owned by the company, unincumbered	\$ 4,308 19
Loans on bond and mortgage (first liens)	33,355 55
Loan on paid-up life policy	400 00
Stocks and bonds owned by the company, market value	503,546 24
Cash in office of company and deposited in banks	109,109 91
Interest and rents due and accrued	9,412 35
Net amount deferred and outstanding premiums on policies in force December 31st, 1889	19,308 53
Other assets, viz: furniture H. O. and branches, including safes	5,021 89
Total admitted assets	<u>\$684,429 66</u>

II. LIABILITIES.

Claims for losses and matured endowments in process of adjustment or adjusted and not due	\$27,847 96
Claims for losses and other policy claims resisted	5,000 00
Total policy claims	<u>\$32,847 96</u>
Net present value of all outstanding policies in force December 31st, 1889, computed at 60 per cent of the amount in premiums	117,928 94
Other liabilities of the company, viz: miscellaneous agency and other expenses	7,143 85
Liabilities as to policy-holders	157,930 75
Surplus as regards policy-holders	526,508 91
Total liabilities	<u>\$684,429 66</u>

III. INCOME DURING THE YEAR.

Cash received for premiums	\$267,787 15
Less re-insurance and return premiums	39,649 33
Total premium income	<u>\$228,137 82</u>
Received for rents	16,249 77
Other income	24,999 42
Total income ..	<u>\$269,387 01</u>

IV. EXPENDITURES DURING THE YEAR.

Total paid to policy-holders.....	\$74,958 36
Paid for dividends to stockholders	18,276 00
Paid for commissions to agents.....	8,544 44
Paid for salaries and other compensation of officers and employees	53,215 16
Paid for taxes.....	5,616 54
Paid for rent.....	8,042 12
Other expenditures, viz: general expenses	43,892 60
Total expenditures.....	<u>\$212,645 22</u>

V. EXHIBIT OF POLICIES.

Policies in force December 31st, 1888.....	\$32,354,466
Policies issued during the year.....	13,929,892
Old policies renewed during the year.....	33,721,391
Total.....	<u>80,005,749</u>
Deduct policies ceased to be in force.....	41,487,342
Net policies in force December 31st, 1889.....	<u>\$38,518,407</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Policies in force December 31st, 1889	\$81,500 00
Premiums received during the year	315 00

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 2,414 88
Loans on bond and mortgage (first liens)	429,370 00
Stocks and bonds owned by the company, market value	732,424 12
Cash in the company's principal office and in bank	52,164 45
Interest due and accrued	24,644 69
Premiums in due course of collection	102,887 45
<hr/>	
Aggregate of all the admitted assets of the company at their actual value	\$1,343,905 59

II. LIABILITIES.

Net amount of unpaid losses and claims	\$ 19,669 87
Amount required to safely re-insure all outstanding risks	756,077 47
All other demands against the company, viz: commissions, etc	2,619 79
<hr/>	
Total amount of liabilities, except capital stock and net surplus	778,367 13
Capital actually paid up in cash	500,000 00
Surplus beyond capital	65,538 46
<hr/>	
Aggregate amount of liabilities including net surplus	\$1,343,905 59

III. INCOME DURING THE YEAR.

Net cash received for premiums and inspections	\$568,560 68
Received for interest and dividends from all sources	63,871 55
Income from all other sources	2,218 11
<hr/>	
Aggregate amount of income received in cash	\$634,645 34

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$41,909 05
Cash dividends actually paid	50,000 00
Paid for commissions or brokerage	148,780 77
Salaries and other charges of officers, clerks and employees.....	24,402 87
Paid State, national and local taxes.....	12,545 61
All other expenditures, viz: general expenses	98,320 51
Inspection expenses	186,742 17
Aggregate amount of expenditures in cash	<u>\$562,700 98</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Steam Boiler Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888	\$91,102,143	\$1,082,126 13
Written or renewed during the year	64,959,800	625,752 21
Total.....	<u>156,061,943</u>	<u>1,707,878 34</u>
Deduct those expired and marked off as terminated..	34,861,253	380,485 96
In force December 31st, 1889.....	<u>\$121,200,690</u>	<u>\$1,327,392 38</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (steam boiler)	\$1,040,700 00
Premiums received.....	6,777 47
Received for inspections.....	2,904 63

LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. G. BEEMER, *President.*WM. T. WOODS, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$100,000 00
Stocks and bonds owned by the company, market value.....	210,505 00
Cash in the company's principal office and in bank.....	14,973 72
Interest due and accrued.....	1,362 48
Premiums in due course of collection.....	56,364 81
Plate glass on hand to replace losses at actual value.....	12,802 59
Sundry accounts.....	1,633 50

Aggregate of all the admitted assets of the company at their actual value..... \$397,642 10

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 2,806 85
Amount required to safely re-insure all outstanding risks.....	162,971 33
All other demands against the company, vis: commissions, etc..	44,513 88
Total amount of liabilities, except capital stock and net surplus.....	210,294 06
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	87,348 04

Aggregate amount of liabilities including net surplus..... \$397,642 10

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$309,139 60
Received for interest and dividends from all sources.....	7,800 85
Income from all other sources.....	1,980 38
Aggregate amount of income received in cash.....	\$318,920 83

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$130,027 29
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage.....	74,367 15
Salaries and other charges of officers, clerks and employees.....	59,665 36
Paid State, national and local taxes.....	6,713 67
All other expenditures, vis: general expenses.....	3,993 82
Aggregate amount of expenditures in cash.....	<u>\$286,657 29</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1888.....	\$ 9,209,801	\$285,379 68
Written during the year	11,071,639	336,955 20
Total.....	<u>\$20,281,240</u>	<u>\$622,334 88</u>
Deduct those expired and terminated.....	9,566,711	296,779 19
In force at end of the year.....	<u>\$10,714,529</u>	<u>\$325,555 69</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$44,979 51
Premiums received.....	1,266 43
Losses paid on risks taken.....	399 65
Losses incurred in Maine.	399 65

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY,

DETROIT, MICH.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

D. M. TERRY, *President.*

STEWART MARKS, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$277,000 00
Stocks and bonds owned by the company, market value	35,000 00
Cash in office of company and deposited in banks and trust companies,	75,434 55
Interest due and accrued.....	9,640 28
Premiums in course of collection December 31st, 1889, not more than three months due.....	131,548 67
Total admitted assets.....	\$628,623 50

II. LIABILITIES.

Total policy claims.....	\$18,500 00
Net present value of all outstanding policies in force December 31st, 1889, computed at 50 per cent of full annual premiums on all policies in force according to the Actuaries' Table of Mortality, with 4 per cent interest	256,986 74
Other liabilities of the company, viz: reserve for commission on premiums in course of collection.....	36,175 88
Liabilities as to policy-holders	\$311,662 62
Surplus as regards policy-holders.....	216,960 88
Total liabilities.....	\$528,623 50

III. INCOME DURING THE YEAR.

Total premium income.....	\$506,681 57
Received for interest.....	15,854 17
Total income	\$522,535 74

IV. EXPENDITURES DURING THE YEAR.

Net amount paid during the year for losses.....	\$256,064 27
Paid for commissions or brokerage.....	140,459 12
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	45,873 45
Paid for State, national and local taxes in this and other States.....	14,752 92
All other payments and expenditures.....	36,737 02
Total expenditures.....	\$498,887 38

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Number.</i>	<i>Amount.</i>
In force on the 31st day of December, 1888.....	24,399	\$48,172,625
Written or renewed during 1889.....	32,391	68,423,950
Total.....	56,790	116,596,575
Deduct those expired and terminated.....	29,357	57,866,775
In force at the end of the year	27,433	\$58,729,800

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Policies issued during the year: number, 49; amount insured.....	\$122,000 00
Premiums received during the year.....	682 37
Losses and claims incurred during the year.....	517 13
Losses and claims paid during the year.....	517 13

TRAVELERS' LIFE INSURANCE COMPANY,
(Accident Department.)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

Capital Paid Up in Cash, \$600,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$ 14,017 57
Loans secured by collaterals	100,000 00
Stocks and bonds owned by the company, market value	1,667,818 12
Cash in office of company and deposited in banks and trust companies,	65,246 10
Total admitted assets	\$1,847,081 79

UNADMITTED ASSETS.

Agents' balances	\$4,050 30
Other items, viz: suspense account	333,388 33
Total unadmitted assets	\$337,438 63

II. LIABILITIES.

Claims for death losses and material endowment in process of adjustment or adjusted and not due	\$97,400 00
Claims for death losses and other policy claims resisted ..	55,000 00
Total policy claims	\$152,400 00
Net present value of all outstanding policies in force December 31st, 1889, computed by the Travelers' Insurance Company, according to 50 per cent of premiums received on policies in force	741,061 24
Other liabilities of the company, viz: due on account of salaries, rents and other expenses	10,000 00
Liabilities as to policy-holders	903,461 24
Surplus as regards policy-holders	943,620 65
Total liabilities	\$1,847,081 79

III. INCOME DURING THE YEAR.

Total premium income	\$2,096,132 21
Received for interest and dividends	93,434 14
Received for rents	5,593 03
Total income	\$2,195,159 38

IV. EXPENDITURES DURING THE YEAR.

Total paid to policy-holders	\$1,026,552 52
Paid for dividends to stockholders.....	96,000 00
Paid for commissions to agents.....	560,217 02
Paid for salaries and other compensation of officers and employes.....	98,887 01
Paid for salaries and travelling expenses of managers of agencies, general, special and local agents	114,601 98
Paid for taxes.....	32,673 81
Paid for medical examiners' fees	7,824 20
Paid for rent	29,266 70
Furniture and fixtures.....	1,474 00
Paid for commuting commissions; paid for advertising	68,488 91
Other expenditures, viz: general expenses.....	820,049 90
Total expenditures.....	<u>\$2,856,036 05</u>

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1888.....	77,437	\$241,603,668 00
Policies issued during the year.....	104,348	292,716,502 00
Totals.....	<u>181,785</u>	<u>534,320,170 00</u>
Deduct policies ceased to be in force.....	<u>108,690</u>	<u>290,573,562 00</u>
Net policies in force December 31st, 1889.....	73,095	\$243,746,608 00

*Policies which have ceased to be in force during the year, with
the mode of their termination:*

Terminated by death or maturity.....	240	\$ 614,950 00
By expiry	108,450	289,968,612 00
Totals	<u>108,690</u>	<u>\$290,573,562 00</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Policies in force December 31st, 1888, number 2,471; amount insured,	\$5,157,440 00
Policies issued during the year, number 3,948, amount insured	7,069,200 00
Premiums received during the year	48,947 06
Losses and claims incurred during the year.....	17,910 27
Losses and claims paid during the year.....	17,910 27

MAINE ASSESSMENT LIFE INSURANCE COMPANIES.

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.**

KENNEBEC MUTUAL LIFE INSURANCE COMPANY,

WATERVILLE, MAINE.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

WILLIAM T. HAINES, *President.*

A. E. DAVIES, *Secretary.*

I. INCOME.

Gross amount of membership fees required or represented by applications, without deductions	\$667 50	
Annual dues as per contract, without any deduction whatever.....	68 00	
Assessments.....	174 06	
Medical examiners' fees paid by applicant	102 00	
Total paid by members.....	1,011 56	
Cash received from all other sources, viz: transfer fees ..	50	
Advanced by stockholders	182 42	
Total income.....		1,194 48
(Assessments paid in advance, \$174.06)		

II. DISBURSEMENTS.

Advance payments returned to rejected applicants.....	\$ 35 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	507 50	
Salaries of officers	16 00	
Medical examiners' fees, whether paid direct by members or otherwise	106 00	
Rent, \$33.28; advertising and printing, \$187.50.....	220 78	
All other items, viz: postage, \$10.47; miscellaneous, \$49.62.....	60 09	
Office furniture	69 05	
Licenses for agents.....	6 00	
Total disbursements		1,020 42
Balance		\$174 06

III. NET OR INVESTED ASSETS.

Cash deposits in State Treasury emergency or reserve fund account	\$26 10	
Ticonic National Bank, Waterville.....	147 96	
Total net or invested assets.....		\$174 06

IV. EXHIBIT OF CERTIFICATES OR POLICIES (ALL IN MAINE).

	Number.	Amount.
Policies or certificates written during the year 1889.....	53	\$200,000 00
Total policies or certificates in force December 31, 1889....	53	200,000 00

MAINE BENEFIT ASSOCIATION,

AUBURN, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

GEORGE C. WING, *President.*S. A. LOWELL, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year	\$54,488 48
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II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$11,505 50
Annual dues, as per contract, without any deduction....	19,179 40
Assessments.....	107,941 37
Total paid by members	138,626 27
Interest, \$2,400.69; rent, \$31.25.....	2,431 94
Cash received from all other sources, viz: Discounts, \$82.50; incidentals, \$85.08; miscellaneous, \$225.29..	392 87
Total income.....	141,451 08
Total net resources.....	195,939 56
(Assessments paid in advance, \$43.66.)	

III. DISBURSEMENTS.

Losses and claims (detailed schedule filed)	\$109,900 00
Advance payments returned to rejected applicants	207 82
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	8,315 98
Commissions paid or allowed for collecting assessments ..	2,678 48
Salaries of managers and agents not paid by commissions,	2,000 00
officers, \$4,599.92; other compensation of officers, \$1,404.44	6,004 36
Salaries and other compensation of office employees..	1,233 70
Medical examiners' fees, whether paid direct by members or otherwise.....	2,840 00
Rent, \$397.75; advertising and printing, \$684.54.....	1,082 29
All other items, viz: Miscellaneous, \$2,985.74; postage, \$1,547.13; licenses, \$47.00; premiums on bonds, \$295.24; travelling expenses, \$332.08	5,207 19
Total disbursements.....	138,569 82
Balance	\$57,369 74

IV. NET OR INVESTED ASSETS.

Par value of bonds and stocks owned	\$52,000 00	
Agents' ledger balances.....	448 51	
Cash in office.....	974 53	
Cash deposits in State treasury or banks on reserve fund account, \$31.50; National Shoe and Leather Bank, Auburn, \$1,384.34; American Banking and Trust Company, Auburn, \$661.50; all other deposits, vis: Shoe and Leather Bank, Auburn, \$1,869.36.....	3,946 70	
Total net or invested assets.....	57,369 74	
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	448 51	
Total net or invested assets, less depreciation.....		\$56,921 23

V. NON-INVESTED ASSETS.

Interest accrued.....	\$568 44	
Rents due.....	31 25	
Printing and advertising account balance.....	93 55	
Market value of bonds and stock over cost.....	27 50	
Total non-invested assets.....		710 74
Gross assets.....		57,631 97

VI. LIABILITIES.

Advance assessments.....	43 66
Balance net assets.....	\$57,588 31

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$16,328 28	
Mortuary assessments, resisted and reported.....	42,000 00	
Net amount due from members.....		\$58,328 28

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, nine)....	\$31,000 00	
Losses reported (number of claims, seven).....	16,000 00	
Losses resisted (number of claims, one).....	2,000 00	
Total contingent mortuary liabilities.....		49,000 00
Balance.....		\$9,328 28

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1888.....	5,594	\$13,536,000
Policies or certificates written during 1889.....	1,250	2,428,000
Total	6,844	15,954,000
Deduct number and amount which have ceased to be in force during 1889	461	1,034,000
Total policies or certificates in force December 31, 1889....	6,383	14,920,000
Losses and claims on policies or certificates unpaid December 31, 1888.....	3	12,000
Losses and claims on policies or certificates incurred during 1889	59	146,000
Total.....	61	158,000
Losses and claims on policies or certificates paid during 1889 ..	44	109,000
Policies or certificates terminated by death during 1889.....	58	146,000
Policies or certificates terminated by lapse during 1889	403	888,000

BUSINESS IN MAINE DURING 1889.

Policies or certificates in force December 31, 1888	5,462	13,150,000
Policies or certificates written during 1889.....	1,183	2,276,000
Total	6,645	15,426,000
Deduct number and amount which have ceased to be in force during 1889.....	448	993,000
Total policies or certificates in force December 31, 1889....	6,197	14,433,000
Losses and claims on policies or certificates unpaid December 31, 1888.....	3	12,000
Losses and claims on policies or certificates incurred during 1889.....	56	138,000
Total.....	59	150,000
Losses and claims on policies or certificates paid during 1889 ..	42	101,000
Policies or certificates terminated by death during 1889	56	138,000
Policies or certificates terminated by lapse during 1889.....	392	855,000

MAINE AND NEW BRUNSWICK INSURANCE COMPANY,

BANGOR, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM ENGEL, *President.*

R. C. MARSHALL, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$4,380 13

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$25,747 50	
Annual dues as per contract, without any deduction.....	5,520 00	
Assessments.....	25,417 83	
*Medical examiners' fees paid by applicant.....	4,500 00	
Total paid by members.....	61,185 33	
Cash received from all other sources, viz: Miscellaneous, \$192.30; cash advanced by incorporators, \$5,500	5,692 30	
Total income.....		66,877 63
Total net resources.....		71,257 76
(Assessments paid in advance, \$1,959.93.)		

III. DISBURSEMENTS.

Losses and claims (detailed schedule filed).....	\$25,000 00	
Advanced payments returned to rejected applicants.	802 50	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	24,955 00	
Commissions paid or allowed for collecting assessments..	397 23	
Salaries of officers, \$1,100; other compensation of officers, \$730.25	1,830 25	
Salaries and other compensation of office employes.....	687 45	
Medical examiners' fees, paid direct by members.....	4,500 00	
Rent, \$106.60; taxes, \$4.28; advertising and printing, \$845	955 88	
All other items, viz: Postage, \$325.14; settling death claims, \$45.10; miscellaneous expenses, \$634.05; interest, \$256; auditing committee, \$25; licenses, \$48....	1,333 29	
Repaid corporators, cash advanced.....	500 00	
Total disbursements.....		60,960 60
Balance		\$10,297 16
(Advanced assessments applied, included above, \$1,959.93).		

*Paid direct to medical examiner by applicants and did not pass through the home office.

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$3,536 33	
Cash deposits in State treasury on emergency or reserve fund account.....	5,978 99	
Second National Bank, Bangor, Me.....	31 84	
Office furniture, books, stationery, &c.....	750 00	
Total net or invested assets.....	10,297 16	
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	31 33	
Total net or invested assets, less depreciation.....		\$10,265 83

V. NON-INVESTED ASSETS.

Interest due, \$180; accrued, \$30.....	\$210 00	
Total non-invested assets.....		210 00
Gross assets.....		10,475 83

VI. LIABILITIES.

Due incorporators.....	6,200 00	
Balance, net assets.....		\$4,375 83

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$5,000 00	
Mortuary assessments resisted, \$3,000; reported, \$5,000,	8,000 00	
Net amount due from members.....		\$13,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, one)....	\$5,000 00	
Losses reported (number of claims, one).....	5,000 00	
Losses resisted (number of claims, one).....	3,000 00	
Total contingent mortuary liabilities.....		\$13,000 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888.....	796	\$3,098,000
Policies or certificates written during 1889.....	2,149	7,833,000
Total.....	2,945	10,931,000
Deduct number and amount which have ceased to be in force during 1889.....	234	959,000
Total policies or certificates in force December 31, 1889....	2,711	9,972,000
Losses and claims on policies or certificates incurred during 1889.....	10	\$8,000

TOTAL BUSINESS OF 1889—*Concluded.*

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates paid during 1889...	7	\$25,000
Policies or certificates terminated by death during 1889.....	10	38,000
Policies or certificates terminated by lapse during 1889.....	234	921,000

BUSINESS IN MAINE DURING 1889.

Policies or certificates in force December 31, 1888.....	783	3,044,000
Policies or certificates written during 1889	2,123	7,733,000
Total.....	2,906	10,777,000
Deduct number and amount which have ceased to be in force during 1889.....	230	946,000
Total policies or certificates in force December 31, 1889....	2,676	9,831,000
Losses and claims on policies or certificates incurred during 1889	10	38,000
Losses and claims on policies or certificates paid during 1889...	7	25,000
Policies or certificates terminated by death during 1889.....	10	38,000
Policies or certificates terminated by lapse during 1889.....	220	908,000

PROVIDENT AID SOCIETY,

PORTLAND, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

FRANKLIN J. ROLLINS, *President.*EVERETT SMITH, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$33,865 23

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$7,019 87
Annual dues as per contract, without any deduction	6,560 19
Assessments.....	30,861 19
Medical examiners' fees paid by applicant.....	1,018 00
Total paid by members.....	45,459 25
Interest.....	833 27
Cash received from all other sources.....	30 31
Total income.....	46,372 83
Total net resources.....	70,238 06

III. DISBURSEMENTS.

Losses and claims (detailed schedule filed).....	\$32,500 00
Advance payments returned to rejected applicants.....	844 92
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	4,574 97
Commissions paid or allowed for collecting assessments...	926 61
Salaries of officers, managers and agents not paid by commissions.....	4,352 03
Salaries and other compensation of office employees.....	1,500 00
Medical examiners' fees, whether paid direct by members or otherwise.....	1,018 00
Rent.....	350 00
Advanced to officers and agents to be repaid out of future salaries or commissions.....	140 96
All other items, viz: General expenses.....	2,246 84
Total disbursements.....	48,454 33
Balance.....	\$21,783 73

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks deposited in State treasury, \$19,843 40	
Cash in office	100 68
Cash deposits in Portland Trust Company	1,839 65
Total net or invested assets.....	<u>\$21,783 73</u>

V. LIABILITIES.

Salaries, rents and office expenses due and accrued.....	3,414 11
Balance, net assets.....	<u>\$18,369 62</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Net amount due from members, estimated.....	\$7,500 00
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CONTINGENT MORTUARY LIABILITIES.

Total contingent mortuary liabilities	5,000 00
Balance	<u>\$2,500 00</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888.....	1,707	\$5,314,000
Policies or certificates written during 1889.....	509	1,167,500
Total.....	<u>2,216</u>	<u>6,481,500</u>
Deduct number and amount which have ceased to be in force during 1889	213	636,000
Total policies or certificates in force December 31, 1889....	<u>2,003</u>	<u>5,845,500</u>
Losses and claims on policies or certificates unpaid December 31, 1888	1	1,000
Losses and claims on policies or certificates incurred during 1889.....	12	36,500
Total.....	<u>13</u>	<u>37,500</u>
Losses and claims on policies or certificates paid during 1889...	12	32,500
Policies or certificates terminated by death during 1889.....	12	36,500
Policies or certificates terminated by lapse during 1889	201	599,500

BUSINESS IN MAINE DURING 1889.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1888.....	1,506	\$4,762,500
Policies or certificates written during 1889.....	273	584,500
Total.....	1,779	5,347,000
Deduct number and amount which have ceased to be in force during 1889.....	172	523,500
Total policies or certificates in force December 31, 1889	1,607	4,823,500
Losses and claims on policies or certificates unpaid December 31, 1888	1	1,000
Losses and claims on policies or certificates incurred during 1889	12	36,500
Total.....	13	37,500
Losses and claims on policies or certificates paid during 1889...	12	32,500
Policies or certificates terminated by death during 1889.....	12	36,500
Policies or certificates terminated by lapse during 1889.....	160	487,000

**ASSESSMENT LIFE INSURANCE COMPANIES OF OTHER
STATES.**

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.**

(107)

BAY STATE BENEFICIARY ASSOCIATION,

WESTFIELD, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

JOHN R. REED, *President.*

R. W. PARKS, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$106,715 44

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$12,228 00	
Annual dues as per contract, without any deduction.....	48,225 80	
Assessments, mortuary.....	365,733 69	
Medical examiners' fees paid by applicant.....	1,850 00	
Total paid by members.....	428,037 49	
Interest	3,111 24	
Total income.....		431,148 73
Total net resources.....		537,864 17

III. DISBURSEMENTS.

Losses and claims, (detailed schedule filed).....	\$337,200 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	31,387 77	
Salaries of officers	9,633 28	
Salaries and other compensation of office employees.....	3,300 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	4,701 64	
Rent, \$312.50; taxes, \$434.40; advertising and printing, \$1,167.01.....	1,913 91	
All other items, viz: Postage, \$6,329; legal expenses, \$1,825; sundries, \$259.20; travelling expenses, \$2,954,	11,367 20	
Total disbursements.....		399,503 80
Balance		\$138,360 37

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$106,069 17	
Cash deposits in banks on emergency or reserve fund account.....	27,954 04	
All other deposits.....	4,337 16	
Total net or invested assets		\$138,360 37

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	\$63,000 00	
Mortuary assessments not yet called for losses unadjusted,	11,000 00	
Total due from members		\$74,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment, (number of claims, 20)		\$74,000 00
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V. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888	11,012	\$34,789,000
Policies or certificates written during 1889	1,728	5,728,000
Total.....	12,740	40,517,000
Deduct number and amount which have ceased to be in force during 1889..	1,396	4,316,000
Total policies or certificates in force December 31, 1889,	11,344	36,201,000
Losses and claims on policies or certificates unpaid December 31, 1888.....	24	81,000
Losses and claims on policies or certificates incurred during 1889.....	108	331,000
Total.....	130	412,000
Losses and claims on policies or certificates paid during 1889.....	110	337,200
Policies or certificates terminated by death during 1889.....	108	331,000
Policies or certificates terminated by lapse during 1889.....	1,290	3,985,000

BUSINESS IN MAINE DURING 1889.

Total policies or certificates written and in force December 31, 1889	32	105,000
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COVENANT MUTUAL BENEFIT ASSOCIATION,

GALESBURG, ILL.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

A. W. BERGGREN, *President.*E. T. PHELPS, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$381,815 16

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$58,107 58	
Annual dues as per contract, without any deduction.....	761 61	
Assessments: Mortuary, \$768,277.88; expense, \$71,013.21,	880,822 14	
Medical examiners' fees paid by applicant.....	4,706 00	
Total paid by members.....	944,397 33	
Interest.....	11,533 51	
Cash received from all other sources	13,770 75	
Total income.....		969,701 59
Total net resources.....		1,351,516 75
(Assessments paid in advance, \$40,973.57).		

III. DISBURSEMENTS.

Losses and claims, (detailed schedule filed).....	\$734,090 56	
Advance payments returned to rejected applicants	49,124 47	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	44,658 32	
Salaries of managers and agents not paid by commissions,	10,033 10	
Salaries of officers	16,877 50	
Salaries and other compensation of office employees	13,815 80	
Medical examiners' fees, whether paid direct by members or otherwise.....	8,958 50	
Rent, \$900; taxes, \$1,161 18; advertising and printing, \$4,757.57.....	6,818 75	
All other items	26,029 62	
Total disbursements.....		910,406 62
Balance		\$441,110 13

(Advance assessments applied, included above, \$40,973.57).

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$378,044 63	
Agents' ledger balances.....	4,417 23	
Cash deposits in banks on emergency or reserve fund account	58,648 28	
Total net or invested assets.....		\$441,110 13

V. NON-INVESTED ASSETS.

Office furniture and fixtures, stationery, library, &c , &c	9,763 10	
Gross assets.....		450,873 23

VI. LIABILITIES.

Advance assessments.....	16,214 42	
Balance, net assets		\$484,658 81

CONTINGENT MORTUARY ASSETS.

Mortuary assessments called and not yet due	\$ 98,750 00	
Mortuary assessments due and unpaid.....	105,625 00	
Mortuary assessments not yet called for losses unadjusted, \$32,500; resisted, \$17,500; reported, \$21,250,	71,250 00	
Total due from members.....		\$275,625 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 77)	\$204,375 00	
Losses in process of adjustment, (number of claims, 9) ..	32,500 00	
Losses reported, (number of claims, 7).....	21,250 00	
Losses resisted, (number of claims, 6)	17,500 00	
Total contingent mortuary liabilities		\$275,625 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888.....	29,007	\$79,126,875
Policies or certificates written during 1889.....	7,658	17,447,500
Total	36,665	96,574,375
Deduct number and amount which have ceased to be in force during 1889.....	2,964	7,861,875
Total policies or certificates in force December 31, 1889..	33,701	\$88,712,500

TOTAL BUSINESS OF 1889—*Concluded.*

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1888	63	\$250,000
Losses and claims on policies or certificates incurred during 1889	278	790,000
Total	361	1,040,000
*Losses and claims on policies or certificates paid and settled during 1889	262	764,375
Policies or certificates terminated by death during 1889	278	790,000
Policies or certificates terminated by lapse during 1889	2,565	6,453,125

BUSINESS IN MAINE DURING 1889.

Total policies or certificates in force December 31, 1889	6	13,750
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*Four claims expired by limitation.

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1890.

HENRY A. WHITMAN, *President*.

STEPHEN BALL, *Secretary*.

Capital Paid Up in Cash, \$250,000.

I BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$765,625 18

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$ 84,215 50
Annual dues as per contract, without any deduction.....	182,540 73
Assessments: mortuary, \$712,834.44; expense, \$28,-893.87	741,728 31
Total paid by members	1,100,171 13
Interest	26,264 35
Cash received from all other sources, vis: from members for accumulation, safety fund.....	91,686 59
Sundries	55 88
Total income	1,226,491 36
Total net resources	1,892,116 54
(Assessments paid in advance, \$18,113.85).	

III. DISBURSEMENTS.

Losses and claims	\$728,268 94
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.	150,230 08
Salaries of officers.....	11,083 39
Salaries and other compensation of office employees.....	31,832 69
Medical examiners' fees, whether paid direct by members or otherwise	26,688 76
Rent, \$4,712.43; taxes, \$8,650.59; advertising and printing, \$8,279.17.....	21,642 19
All other items	74,600 27
Total disbursements.....	1,044,346 32
Balance.....	\$847,770 22
(Advance assessments applied, included above, \$17,743.85).	

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 7,800 00	
Cost value of bonds and stock owned.....	63,479 25	
Cash in office.....	1,936 60	
Cash deposits.....	752,354 71	
All other deposits.....	22,208 66	
Total net or invested assets.....	847,770 22	
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	4,742 26	
Total net or invested assets, less depreciation.....		\$843,027 97

V. NON-INVESTED ASSETS.

Total non-invested assets.....	675 05	
Gross assets..		843,703 02

VI. LIABILITIES.

Taxes due and accrued.....	\$ 4,814 41	
Advance assessments.....	20,644 90	
Total actual liabilities.....		25,458 41
Balance, net assets.....		\$818,244 61

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid.....	\$14,775 91	
Mortuary assessments not yet called for, losses unadjusted and resisted.....	201,500 00	
Total due from members.....		\$216,275 91

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment.....	\$156,500 00	
Losses resisted.....	45,000 00	
All other contingent liabilities.....	752,455 11	
Total contingent mortuary liabilities.....		\$953,955 11

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888.....	24,357	\$61,669,000
Policies or certificates written during 1889.....	8,324	16,010,000
Total.....	32,681	77,679,000
Deduct number and amount which have ceased to be in force during 1889.....	2,906	6,895,000
Total policies or certificates in force December 31, 1889...	29,775	70,784,000

TOTAL BUSINESS OF 1889—*Concluded.*

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1888.....	64	\$258,700
Losses and claims on policies or certificates incurred during 1889.....	287	705,000
Total	351	963,700
Losses and claims on policies or certificates paid during 1889..	284	762,200
Policies or certificates terminated by death during 1889.....	289	709,000
Policies or certificates terminated by lapse during 1889.....	2,617	6,186,000

BUSINESS IN MAINE DURING 1889.

Policies or certificates in force December 31, 1888.....	19	39,000
Deduct number and amount which have ceased to be in force during 1889.....	2	3,000
Total policies or certificates in force December 31, 1889...	17	36,000
Policies or certificates terminated by lapse during 1889.....	2	3,000

MASSACHUSETTS BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

WILLARD MARCY, *President*.GEORGE A. LITCHFIELD, *Secretary*.

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$497,613 95

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 34,785 68	
Annual dues as per contract, without any deduction	103,355 13	
Assessments: Mortuary, \$790,665.54; expense, \$8,468.37,	799,133 94	
Medical examiners' fees paid by applicant	3,524 00	
Total paid by members.....	940,798 75	
Interest	11,129 54	
Cash received from all other sources.....	937 33	
Total income.....		952,865 67
Total net resources.....		1,250,479 62

III. DISBURSEMENTS.

Losses and claims, (detailed schedule filed)	\$657,909 68	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	92,992 45	
Salaries of officers	7,500 04	
Salaries and other compensation of office employees	7,825 03	
Medical examiners' fees, whether paid direct by members or otherwise... ..	5,367 91	
Rent, \$2,470.04; taxes, \$1,237.44; advertising and printing, \$6,943.79.....	10,651 27	
All other items, viz: Postage, \$4,708.91; legal expenses, \$11,764.71; agency expenses, \$10,673.47; travelling expenses, \$381.55; sundries, \$2,238.46	49,766 90	
Total disbursements.....		812,013 18
Balance		\$438,466 44

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$105,235 83	
Cost value of bonds and stocks owned absolutely.....	114,478 17	
Agents' ledger balances	2,430 01	
Cash in office.....	18,421 19	
Cash deposits in State treasury or banks on emergency or reserve fund account.....	200,328 02	
All other deposits.....	2,573 22	
Total net or invested assets		\$438,466 44

V. NON-INVESTED ASSETS.

Interest	\$3,868 11	
Market value of bonds and stock over cost.....	1,885 00	
Total non-invested assets.....		5,753 11
Gross assets.....		\$444,219 55

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments resisted and reported	\$241,650 00
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CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 15)	\$ 60,000 00
Losses in process of adjustment, (number of claims, 37) ..	110,650 00
Losses reported (number of claims, 10)	39,000 00
Losses resisted, (number of claims, 7)	32,000 00
Total contingent mortuary liabilities.....	\$241,650 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888.....	16,133	\$53,115,000 00
Policies or certificates written during 1889.....	7,927	23,057,750 00
Total.....	24,060	76,172,750 00
Deduct number and amount which have ceased to be in force during 1889.....	2,394	6,731,000 00
Total policies or certificates in force December 31, 1889,	21,666	69,441,750 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1888.....	57	209,258 00
Losses and claims on policies or certificates incurred during 1889.....	229	757,544 63
Total.....	286	966,802 63

TOTAL BUSINESS OF 1889—Concluded.

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates paid and com- promised during 1889.....	215	\$720,152 65
Policies or certificates terminated by death during 1889....	229	757,544 65
Policies of certificates terminated by lapse during 1889....	2,165	5,973,455 35

BUSINESS IN MAINE DURING 1889.

Total policies or certificates written during 1889.....	224	511,000 00
Deduct number and amount which have ceased to be in force during 1889.....	60	135,500 00
Total policies or certificates in force December 31, 1889,	164	375,500 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1888.....	1	3,000 00
Losses and claims on policies or certificates incurred during 1889.....	4	19,000 00
Total.	5	16,000 00
Losses and claims on policies or certificates paid and com- promised during 1889.....	4	14,000 00
Policies or certificates terminated by death during 1889 ...	4	13,000 00
Policies or certificates terminated by lapse during 1889....	56	122,500 00

MUTUAL RESERVE FUND LIFE ASSOCIATION,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1881.

EDWARD B. HARPER, *President.*

F. T. BRAMAN, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,953,763 81

II. INCOME.

Gross amount of membership fees required or represented	
by applications, without deduction	\$119,190 80
Annual dues as per contract, without any deduction	413,084 51
Assessments	2,466,113 30
Medical examiners' fees paid by applicant	33,730 00
Total paid by members	3,032,118 61
Interest	72,190 29
Cash received from all other sources, viz: Fees for alteration in policies	488 02
Special deposits	3,708 41
Total income	3,108,595 33
Total net resources	5,062,349 14
(Assessments paid in advance, \$29,037.93).	

III. DISBURSEMENTS.

Losses and claims (detailed schedule filed)	\$1,836,031 26
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	235,659 05
Commissions paid or allowed for collecting assessments ..	108,851 44
Salaries of managers and agents not paid by commissions,	38,972 42
Salaries of officers	41,150 00
Salaries and other compensation of office employees	43,465 00
Medical examiners' fees, whether paid direct by members or otherwise	41,112 35
Rent, \$30,811.54; taxes, \$13,104.89; advertising and printing, \$57,265.14	101,181 57
All other items, viz: Legal expenses, \$4,531.50; travelling expenses, \$2,818.19; actuarial expenses, \$6,150.20; postage, \$7,231.40; agency expenses, \$13,925.96; general office expenses, \$18,984.41; furniture and fixtures, \$1,597.67	55,239 33
Expenses of adjusting claims	48,097 76
Total disbursements	2,549,760 18
Balance	\$2,512,588 96

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$1,797,000 00	
Par value of bonds and stocks owned absolutely.....	51,000 00	
Agents' ledger balances.....	92,212 54	
Furniture and fixtures.....	8,975 81	
Cash in office.....	10,879 81	
Cash deposits in banks on emergency or reserve fund account.....	456,509 35	
All other deposits.....	96,211 95	
	<hr/>	
Total net or invested assets.....		\$2,512,588 96

V. NON-INVESTED ASSETS.

Interest due and accrued.....	\$20,279 86	
Market value of bonds and stock over cost.....	5,000 00	
	<hr/>	
Total non-invested assets.....		25,279 86
		<hr/>
Gross assets.....		2,537,868 82

VI. LIABILITIES.

Advanced assessments.....	\$10,275 75	
Bond or dividend obligations outstanding.....	286,584 83	
	<hr/>	
Total actual liabilities.....		296,860 58
		<hr/>
Balance net assets.....		\$2,241,007 74

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$832,826 00	
Mortuary assessments, due and unpaid.....	28,114 00	
Annual dues in process of collection.....	43,870 60	
	<hr/>	
Total due from members.....	904,810 60	
Deduct estimated cost of collection.....	58,812 05	
	<hr/>	
Net amount due from members.....		\$845,998 55

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 50). ...	\$188,100 00	
Losses reported and in process of adjustment (number of claims, 71).....	257,300 00	
Losses resisted (number of claims, 4).....	20,800 00	
All other contingent liabilities.....	464,482 00	
	<hr/>	
Total contingent mortuary liabilities.....		\$930,682 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1888.....	47,693	\$168,902,850 00
Policies or certificates written during 1889.....	12,013	34,845,875 00
Total.....	59,706	203,748,725 00
Deduct number and amount which have ceased to be in force during 1889.....	6,491	22,390,525 00
Total policies or certificates in force December 31, 1889,	53,215	181,358,200 00
Losses and claims on policies or certificates unpaid December 31, 1888.....	122	496,550 00
Losses and claims on policies or certificates incurred during 1889.....	484	1,824,400 00
Total.....	606	2,320,950 00
Losses and claims on policies or certificates paid during 1889,	499	1,836,031 26
Policies or certificates terminated by death during 1889 ...	484	1,824,400 00
Policies or certificates terminated by expiry during 1889 ..	4,618	16,405,425 00
Policies or certificates not taken during 1889.....	1,189	4,160,700 00

BUSINESS IN MAINE DURING 1889.

Policies or certificates in force December 31, 1888.....	31	115,500 00
Policies or certificates written during 1889	89	391,000 00
Total.....	120	506,500 00
Deduct number and amount which have ceased to be in force during 1889.....	4	12,000 00
Total policies or certificates in force December 31, 1889,	116	494,500 00
Losses and claims on policies or certificates incurred during 1889.....	1	1,000 00
Policies or certificates terminated by death during 1889 ...	1	1,000 00
Policies or certificates terminated by expiry during 1889 ..	2	6,000 00
Policies or certificates not taken during 1889.....	1	5,000 00

UNITED STATES MASONIC BENEVOLENT ASSOCIATION,

COUNCIL BLUFFS, IOWA.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1886.

JOS. R. REED, *President.*

WILLIAM J. JAMESON, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$84,238 55

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 15,355 00	
Assessments: Mortuary, \$101,117.04; expense, \$32,473.88,	133,590 92	
Medical examiners' fees paid by applicant.....	2,400 00	
Total paid by members	151,345 92	
Interest	5,038 08	
Guarantee fund (cash and notes)	21,830 00	
Cash received from all other sources, viz: General fund, \$836.79; certificate expense, \$12.50; exchange, \$44.62,	893 91	
Advance assessments	333 30	
Total income	179,441 21	
Total net resources	263,679 76	

III. DISBURSEMENTS.

Losses and claims ...	\$112,500 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	15,355 00	
Commissions paid or allowed for collecting assessments ..	1,969 04	
Salaries of managers and agents not paid by commissions,	5,455 98	
Salaries of officers, and clerk hire	9,965 68	
Medical examiners' fees, whether paid direct by members or otherwise	2,400 00	
Advertising and printing	1,454 40	
Postage.	1,519 05	
General expenses	8,627 53	
Total disbursements	156,246 63	
Balance	\$107,433 13	

IV. NET OR INVESTED ASSETS

Agents' ledger balances.....	\$ 4,810 80	
Cash deposits in banks on emergency or reserve fund account.....	101,622 33	
All other deposits	1,000 00	
Total net or invested assets.....	107,433 13	
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	855 12	
Total net or invested assets, less depreciation.....		\$106,578 01

V. NON-INVESTED ASSETS.

Interest due.	6,142 39	
Gross assets.....		112,720 40

VI. LIABILITIES.

Advance assessments.....	333 30	
Balance net assets.....		\$112,387 10

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$20,000 00	
Mortuary assessments not yet called for losses unadjusted,	15,000 00	
Total due from members.....		\$35,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 8)	\$20,000 00	
Losses reported (number of claims, 6)	15,000 00	
Total contingent mortuary liabilities.....		\$35,000 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888.....	6,810	\$17,025,000
Policies or certificates written during 1889.....	2,465	6,162,500
Total.....	9,275	23,187,500
Deduct number and amount which have ceased to be in force during 1889.....	1,192	2,980,000
Total policies or certificates in force December 31, 1889....	8,083	20,207,500

TOTAL BUSINESS OF 1889—Concluded.

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1888.....	9	\$22,500
Losses and claims on policies or certificates incurred during 1889	50	125,000
Total.....	59	147,500
Losses and claims on policies or certificates paid during 1889 ..	45	112,500
Policies or certificates terminated by death during 1889.....	50	125,000
Policies or certificates terminated by lapse during 1889	1,142	2,855,000

BUSINESS IN MAINE DURING 1889.

Total policies or certificates in force December 31, 1889.....	39	97,500
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**MAINE ASSESSMENT CASUALTY INSURANCE COM-
PANIES.**

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.**

(127)

*** DIRIGO MUTUAL ACCIDENT ASSOCIATION,
LEWISTON, ME.**

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

FRANK A. CONANT, *President.*

J. R. LAWRENCE, *Secretary.*

I. BALANCE SHEET.

Amount of cash on hand, \$153.40; deposited in State treasury, \$435... \$588 40

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$1,608 50
Assessments, indemnity	2,351 03
Total paid by members	3,959 53
Cash received from all other sources, viz: Furniture....	234 80
Total income ..	4,194 33
Total net resources.....	4,782 73

III. DISBURSEMENTS.

Losses and claims.....	\$1,472 75
Advance payments returned to rejected applicants	1 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	1,375 79
Salaries of managers and agents not paid by commissions,	278 95
Salaries and other compensation of office employees.....	134 92
Rent, \$37.38; advertising and printing, \$236.42.....	273 80
Advanced to agents.....	52 64
Travelling expenses	221 93
Stamps and postal cards	90 18
Miscellaneous expenses.....	147 58
Borrowed money, \$270.00; interest, \$18.45	288 45
Total disbursements.....	4,337 99
Balance.....	\$444 74

*Statement made October 1st, 1889. Discontinued business October 1st, 1889.

IV. NET OR INVESTED ASSETS.

Cash in office	\$ 9 74	
Cash deposits in State treasury on emergency or reserve fund account.....	435 00	
Total net or invested assets.....		\$444 74

V. NON-INVESTED ASSETS.

Agents' balances on account of money advanced	52 64	
Gross assets.....		497 38

VI. LIABILITIES.

Borrowed money.....	\$930 00	
Advance assessments.....	6 00	
Total actual liabilities.....		936 00
Deficiency.....		\$438 62

CONTINGENT MORTUARY LIABILITIES.

Losses reported, (number of claims, 29)	\$1,824 28
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VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888.....	844	
Policies or certificates written during 1889	395	
Total.....	1,239	
Deduct number and amount which have ceased to be in force during 1889	922	
Total policies or certificates in force October 1, 1889... ..	317	
Losses and claims on policies or certificates unpaid December 31, 1888	8	\$ 252 42
Losses and claims on policies or certificates paid during 1889...	67	1,472 75
Policies or certificates terminated by lapse during 1889.....	922	

***GOLDEN RULE RELIEF ASSOCIATION,
PORTLAND, MAINE.**

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

_____, *President.*

_____, *WESLEY G. SMITH, Secretary.*

I. BALANCE SHEET.

Amount of cash on hand, \$9.30; deposited in State treasury, \$343.75, \$353 05

II. INCOME.

Annual dues as per contract, without any deduction.....	\$169 25	
Assessments, indemnity	150 60	
	319 85	
Total paid by members.....		
	319 85	
Total income.....		319 85
Total net resources.....		672 90

III. DISBURSEMENTS.

Losses and claims	\$260 27	
Advertising and printing.....	169 25	
	429 52	
Total disbursements		429 52
Balance		\$243 38

IV. NET OR INVESTED ASSETS.

Cash deposits in State treasury, reserve fund account..... \$343 75

V. LIABILITIES.

Money advanced \$1,879 10

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1888.....	171	\$171,000 00
Losses and claims on policies or certificates unpaid December 31, 1888.....	25	235 82
Losses and claims on policies or certificates paid during 1889...	25	235 82
Policies or certificates terminated by lapse during 1889.....	171	171,000 00

*Discontinued accident business.

MAINE MUTUAL ACCIDENT ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

FRANK L. SHAW, *President.*

CHARLES H. BOOTHBY, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year	\$1,933 94
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II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$5,551 50
Annual dues as per contract, without any deduction	931 00
Assessments, indemnity	12,827 50
Assessments paid in advance	20 53
Total paid by members	19,330 53
Interest	80 00
Total income	19,410 53
Total net resources	22,344 47

III. DISBURSEMENTS.

Losses and claims	\$9,923 62
Advance payments returned to rejected applicants	14 40
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	4,238 05
Commissions paid or allowed for collecting assessments...	2 25
Salaries of officers, \$1,860; other compensation of officers, \$380.72	2,240 72
Salaries and other compensation of office employees	776 25
Medical examiners' fees, whether paid direct by mem- bers or otherwise	78 00
Rent, \$300; advertising and printing, \$470.26	770 26
All other items, viz: General expenses	1,592 82
Total disbursements	19,636 37
Balance	\$2,708 10

IV. NET OR INVESTED ASSETS.

Agents' ledger balances	\$609 60	
Cash in office	98 50	
Cash deposits in State treasury, reserve fund	2,000 00	
Total net or invested assets	2,708 10	
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured	100 00	
Total net or invested assets, less depreciation		\$2,608 10

V. LIABILITIES.

Losses adjusted, due and unpaid	\$230 00	
Claims in process of adjustment	691 50	
Salaries, rents and office expenses due and accrued	172 10	
Total actual liabilities		1,093 60
Balance net assets		\$1,504 50

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1888	1,613	\$4,639,050
Policies or certificates written during 1889	1,343	2,575,400
Total	2,956	7,214,450
Deduct number and amount which have ceased to be in force during 1889	1,713	3,335,800
Total policies or certificates in force December 31, 1889,	1,243	3,878,650
Losses and claims on policies or certificates paid during 1889	236	9,923 62

**ASSESSMENT CASUALTY INSURANCE COMPANIES OF
OTHER STATES.**

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
/ THEIR CONDITION DECEMBER 31st, 1889**

(135)

MANUFACTURERS' ACCIDENT INDEMNITY CO.,

GENEVA, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

THOMAS SMITH, *President.*

W. D CHASE, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$57,904 33

II. INCOME

Gross amount of membership fees required or represented

by applications, without deduction..... \$74,327 00

Annual dues as per contract, without any deduction..... 6,411 13

Assessments, indemnity 71,164 75

Total paid by members..... 151,902 88

Interest..... 428 50

Cash received from all other sources..... 13 00

Total income..... 152,344 38

Total net resources 210,248 71

(Assessments paid in advance, \$15,765.75).

III. DISBURSEMENTS.

Losses and claims..... \$33,512 08

Advance payments returned to rejected applicants 126 00

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 72,935 90

Commissions paid or allowed for collecting assessments.. 2,965 95

Salaries of managers and agents not paid by commissions, 6,724 35

Salaries of officers, \$1,900; other compensation of officers, \$1,750..... 3,650 00

Salaries and other compensation of office employees..... 4,196 66

Medical examiners' fees, whether paid direct by members or otherwise..... 205 50

Advertising and printing..... 3,994 93

Advanced to officers and agents to be repaid out of future salaries or commissions..... 196 00

Postage..... 3,596 58

Books, furniture, &c..... 2,208 31

Travelling expenses..... 1,347 85

Legal expenses..... 330 26

Total disbursements..... 135,990 35

Balance \$74,258 36

(Advanced assessments applied, included above, \$8,601.12).

IV. NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$50,000 00	
Agents' ledger balances	1,521 54	
Cash in office	1,592 41	
All other deposits	21,144 41	
Total net or invested assets		\$74,258 36

V. NON-INVESTED ASSETS.

Office furniture, &c	1,497 89	
Gross assets		75,756 25

VI. LIABILITIES.

Advance assessments	\$7,164 63	
Ledger balances	1,693 58	
Total actual liabilities		8,858 21
Balance, net assets		\$66,898 04

CONTINGENT MORTUARY ASSETS.

Indemnity assessments called and not yet due	\$11,070 00	
Indemnity assessments due and unpaid	235 00	
Indemnity assessments not yet called for losses resisted, \$10,000; reported, \$920	10,920 00	
Total due from members	22,225 00	
Deduct estimated cost of collection	225 00	
Net amount due from members		\$22,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment, (number of claims, 4) ..	235 00	
Losses reported, (number of claims, 46)	920 00	
Losses resisted, (number of claims, 2)	10,000 00	
Total contingent mortuary liabilities		11,155 00
Balance		\$10,845 00

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888	6,679	\$21,633,475 00
Policies or certificates written during 1889	14,958	39,209,750 00
Total	21,637	60,843,225 00
Deduct number and amount which have ceased to be in force during 1889	10,567	20,833,450 00
Total policies or certificates in force December 31, 1889,	11,770	40,009,775 00

TOTAL BUSINESS OF 1889—*Concluded.*

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1888.....	6	\$10,235 00
Losses and claims on policies or certificates incurred during 1889.....	806	33,512 08
Total.....	<u>812</u>	<u>43,747 08</u>
Losses and claims on policies or certificates paid during 1889... ..	806	33,512 08
Policies or certificates terminated by death during 1889...	10	23,100 00
Policies or certificates terminated by lapse during 1889. . .	10,557	20,850,350 00

BUSINESS IN MAINE DURING 1889.

Policies or certificates written during 1889.....	206	562,500 00
Deduct number and amount which have ceased to be in force during 1889.....	100	195,500 00
Total policies or certificates in force December 31, 1889,	<u>106</u>	<u>367,000 00</u>
Losses and claims on policies or certificates paid during 1889.....	1	2 86
Policies or certificates terminated by lapse during 1889....	100	195,500 00

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

AUGUSTUS P. MARTIN, *President.*BENJ. F. DYER, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year	\$27,436 81
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II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$34,234 00
Annual dues as per contract, without any deduction	1,390 50
Assessments: Indemnity, \$51,338; expense, \$36,712	88,050 00
Re-issue of certificates	2 50
Total paid by members	123,677 00
Interest.....	531 25
Total income.....	124,208 25
Total net resources.....	151,645 06

III. DISBURSEMENTS.

Losses and claims, (detailed schedule filed).....	\$43,978 65
Advance payments returned to rejected applicants.....	701 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	34,032 56
Commissions paid or allowed for collecting assessments ..	6,484 89
Salaries of officers, \$4,950 03; other compensation of officers, \$381 50.....	5,331 53
Salaries and other compensation of office employees.....	8,148 46
Medical examiners' fees, whether paid direct by members or otherwise.....	7,754 38
Rent, \$2,200.09; fees and taxes, \$974.41; advertising and printing and stationery, \$3,711.66.....	6,886 16
All other items, viz: Postage, \$869 68; general expenses, \$910.61; travelling expenses, \$693; office furniture, \$134.85	2,608 14
Total disbursements.....	115,925 77
Balance	\$35,719 29

(Advance assessments applied and returned, included above, \$4,778.50).

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$20,804 88	
Agents' ledger balances.....	2,047 33	
Cash in office.....	350 23	
All other deposits.....	12,516 85	
Total net or invested assets.....	35,719 29	
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	2,047 33	
Total net or invested assets, less depreciation.....		\$33,671 96
Furniture and fixtures.....		2,442 02

V. NON-INVESTED ASSETS.

Interest.....	\$160 00	
Market value of real estate over cost and incumbrances..	412 62	
Total non-invested assets.....		572 62
Gross assets.....		36,686 60

VI. LIABILITIES.

Taxes due and accrued, estimated.....	\$ 50 00	
Advance assessments.....	2,280 00	
All other, not including contingent mortuary.....	500 00	
Total actual liabilities.....		2,830 00
Balance, net assets.....		\$33,856 60

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Mortuary and indemnity assessments called and not yet due.....	\$4,034 00	
Mortuary and indemnity assessments not yet called for losses unadjusted, \$680 70; resisted, \$5,861.00; report- ed, \$3,166.06.....	9,707 76	
Net amount due from members.....		\$13,741 76

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment, (number of claims, 14) ..	\$ 680 70	
Losses reported (number of claims, 73) estimated amount,	3,166 06	
Losses resisted, (number of claims, 8).....	9,895 00	
Total contingent mortuary liabilities.....		\$13,741 76

VII. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888.	6,944	\$27,697,625 00
Policies or certificates written during 1889	7,734	22,221,625 00
Total	14,678	49,919,250 00
Deduct number and amount which have ceased to be in force during 1889	6,835	19,110,500 00
Total policies or certificates in force December 31, 1889,	7,843	30,808,750 00
Losses and claims on policies or certificates unpaid December 31, 1888.	7	15,000 00
Losses and claims on policies or certificates incurred during 1889.	694	38,873 65
Total.	701	53,873 65
Losses and claims on policies or certificates paid during 1889	693	43,978 65
Policies or certificates terminated by death during 1889.	6	10,750 00
Policies or certificates terminated by lapse during 1889.	6,829	19,099,750 00

BUSINESS IN MAINE DURING 1889.

Policies or certificates written during 1889.	665	1,431,875 00
Deduct number and amount which have ceased to be in force during 1889	321	582,375 00
Total policies or certificates in force December 31, 1889,	344	849,500 00
Losses and claims on policies or certificates incurred and paid during 1889	31	1,207 33
Policies or certificates terminated by lapse during 1889.	321	582,375 00

***UNITED STATES MUTUAL ACCIDENT ASSOCIATION,**

NEW YORK, N. Y.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1877.

CHARLES B. PEET, *President.*

JAMES R. PITCHER, *Secretary.*

I. BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$101,380 74

II. INCOME.

Gross amount of membership fees required or represented by applications, without deduction	\$117,480 60
Annual dues as per contract, without any deduction.	45,950 00
Assessments: indemnity, \$204,865; expense, \$526,315....	730,180 00
Total paid by members.....	893,610 50
Interest.....	467 43
Cash received from all other sources, viz: from assets reported depreciated in report of 1888	1,472 69
Total income.....	895,550 62
Total net resources	996,931 36

(Assessments paid in advance, \$197,339.39.)

III. DISBURSEMENTS.

Losses and claims (detailed schedule filed).....	\$384,668 64
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	111,894 50
Commissions paid or allowed for collecting assessments..	24,086 60
Salaries of managers and agents not paid by commissions,	16,160 86
Salaries of officers.....	87,043 66
Salaries and other compensation of office employees	83,252 94
Medical examiners' fees, whether paid direct by members or otherwise.	18,237 50
Rent, \$19,947.61; taxes, \$3,716.82; advertising and printing, \$35,560.73	59,225 16
All other items, viz: furniture, postage, stationery and general expenses	68,350 95
Total disbursements.....	853,120 81
Balance.....	\$143,810 55

(Advance assessments applied, included above, \$199,347.48)

***Admitted April 22, 1890.**

IV. NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$11,837 47	
Agents' ledger balances.....	10,820 47	
Cash in office.....	11,144 71	
Cash deposits in State treasury or banks on emergency or reserve fund account.....	40,428 90	
All other deposits.....	79,579 00	
Total net or invested assets.....		\$143,810 55

V. LIABILITIES.

Advance assessments.....	\$47,735 87	
All other (not including contingent mortuary), viz: mis- cellaneous bill (estimated).....	1,000 00	
Total actual liabilities.....		48,735 87
Balance net assets.....		\$95,074 68

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Annual dues and assessments, called and not yet due....	\$6,294 00	
Annual due and assessments not yet called for losses unadjusted, \$32,500; resisted, \$20,800; reported, \$16,- 489.96.....	69,789 96	
Total due from members.....	76,083 96	
Deduct estimated cost of collection.....	3,800 00	
Net amount due from members.....		\$72,283 96

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment (number of claims, 10)...	\$32,500 00	
Losses reported (number of claims, 86).....	16,489 96	
Losses resisted (number of claims, 6).....	20,800 00	
Total contingent mortuary liabilities.....		69,789 96
		\$2,494 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888.....	47,624	\$231,931,250 00
Policies or certificates written during 1889.....	29,656	137,314,500
Total.....	77,280	369,245,750
Deduct number and amount which have ceased to be in force during 1889.....	24,739	114,932,000
Total policies or certificates in force December 31, 1889,	52,541	254,313,750

TOTAL BUSINESS OF 1889—*Concluded.*

	<i>Number</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1888.....	-	\$75,106 30
Losses and claims on policies or certificates incurred during 1889.....	-	379,552 30
Total.....	-	454,658 60
Losses and claims on policies or certificates paid during 1889,	3,226	384,868 64
Policies or certificates terminated by death during 1889 ...	27	111,150 00
Policies or certificates terminated by lapse during 1889....	24,712	114,907,500 00

*10

MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1899.**

(147)

ANCIENT ORDER OF HIBERNIANS,

PORTLAND, MAINE.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

PATRICK GREANEY, *President.*

HUGH CONWAY, *Secretary.*

Balance on hand December 31, 1888..... \$1,908 26

INCOME.

Assessments.....	\$14 50	
Entrance fees	60 00	
Annual dues	249 00	
All other sources	4 25	
		<u>327 76</u>
Total.....		<u>2,236 11</u>

DISBURSEMENTS.

Claims for accident or sickness, number, 26	\$130 00	
All other expenditures, viz: Rent, merchandise, &c., &c.....	208 77	
		<u>338 77</u>
Balance on hand December 31, 1889.....		<u>\$1,897 34</u>

MEMBERSHIP.

Total membership December 31, 1888.....	53
Admitted during the year	20
Total membership December 31, 1889.....	<u>73</u>

CASCO BAY COMMANDERY,

PORTLAND, MAINE.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

GEORGE W. MORRISON, *President.*JOSEPH A. KENNEDY, *Secretary.*

Balance on hand December 31, 1888.....	\$495 96
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INCOME.

Assessments.....	\$1,782 84	
Entrance fees.....	30 00	
Annual dues	420 70	
All other sources.....	38 74	
		<u>2,372 28</u>
Total.....		2,768 74

DISBURSEMENTS.

Death losses.....	\$1,717 50	
Claims for accident or sickness.....	158 50	
Salaries of officers and clerks.....	55 00	
All other expenditures.....	229 10	
		<u>2,160 10</u>
Balance on hand December 31, 1889.....		\$608 14

MEMBERSHIP.

Total membership December 31, 1888.....	100
Admitted during the year.....	<u>6</u>
Total.....	106
Terminated during the year: By death, 2; by lapse, 4.....	<u>6</u>
Total membership December 31, 1889.....	99

CITIZENS' MUTUAL RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1877. COMMENCED BUSINESS AS AN ASSOCIATION IN 1876.

CHAS. H. BAKER, *President.*F. J. ROLLINS, *Secretary.*

Balance on hand December 31, 1888..... \$2,269 12

INCOME.

Assessments.....	\$14,305 00	
Entrance fees.....	11 00	
Annual dues.....	731 00	
All other sources, vis: Second notice fees, \$128.20; dividends, \$93.57.....	231 77	
		<u>15,168 77</u>
Total.....		17,437 89

DISBURSEMENTS.

Death losses, number, 18.....	\$13,580 00	
Salaries of officers and clerks.....	650 00	
All other expenditures, vis: Sign, \$2.50; books, postage, stationery and printing, \$193.42; miscellaneous expenses, advertising meetings, etc., \$30.00.....	225 92	
		<u>14,456 92</u>
Balance on hand December 31, 1889.....		\$2,981 97

MEMBERSHIP.

Total membership December 31, 1888.....	814
Admitted during the year.....	25
Total.....	<u>839</u>
Terminated during the year: By death, 18; by lapse, 132.....	150
Total membership December 31, 1889.....	<u>689</u>

GOOD TEMPLARS' RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

ERNEST H. BROOKS, *President.*JOSEPH A. KENNEDY, *Secretary.*

INCOME.

Entrance fees	\$30 75
Annual dues.....	5 75
Total.....	<u>36 50</u>

DISBURSEMENTS.

Total expenditures.....	18 45
Balance on hand December 31, 1889.....	<u>\$18 05</u>

MEMBERSHIP.

Total admitted during the year	18
Terminated during the year	<u>1</u>
Total membership December 31, 1889.....	17

***MAINE CENTRAL RAILROAD RELIEF
ASSOCIATION,
PORTLAND, MAINE.**

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President*

EDWIN G. FOSTER, *Secretary*.

Balance on hand October 31, 1888 \$2,835 67

INCOME.

Assessments.....	\$4,384 00	
Entrance fees.....	610 00	
Monthly dues.....	4,636 00	
All other sources, viz: Interest.....	150 96	
		9,827 74
Total.....		12,663 41

DISBURSEMENTS.

Death losses, number, 6.....	\$4,384 00	
Claims for accident or sickness, number, 96.....	2,680 00	
Salaries of officers and clerks.....	330 00	
All other expenditures, viz: medical examinations, etc.....	7 50	
		7,401 50
Balance on hand October 31, 1889.....		\$5,261 91

MEMBERSHIP (ALL IN MAINE).

Total membership October 31, 1888.....	641
Admitted during the year.....	268
Total.....	909
Terminated during the year: by death, 5; by lapse, 58.....	63
Total membership October 31, 1889.....	846

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1888.....	740	
Certificates written during 1889.....	177	
Total.....	917	
Deduct number and amount ceased to be in force during 1889.....	48	
Total certificates in force December 31, 1889.....	869	
Losses or claims on certificates paid during 1889.....	-	\$5,434 00
Losses or claims on certificates incurred during 1889.....	-	6,167 00

*Statement dated October 1st, 1889.

MAINE COMMERCIAL TRAVELLERS' ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

LUTHER B. ROBERTS, *President.*CHAS. R. PHINNEY, *Secretary.*

Balance on hand December 31, 1888	\$188 00
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INCOME.

Assessments	340 00
Total	<u>528 00</u>

DISEURSEMENTS.

Death losses, number, 2	382 00
Balance on hand December 31, 1889	<u>\$156 00</u>

MEMBERSHIP.

Total membership December 31, 1888	116
Admitted during the year	1
Total	<u>117</u>
Terminated during the year: By death, 1; by lapse, 24	25
Total membership December 31, 1889	<u>92</u>

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888	116	
Certificates written during 1889	1	
Total	<u>117</u>	
Deduct number and amount ceased to be in force during 1889	25	
Total certificates in force December 31, 1889	<u>92</u>	
Losses or claims on certificates paid during 1889	-	\$382 00
Losses or claims on certificates incurred during 1889	1	190 00

MAINE STATE PYTHIAN RELIEF ASSOCIATION, PORTLAND, MAINE.

COMMENCED BUSINESS JUNE, 1874.

HENRY C. PRABODY, *President.*JOSEPH F. CHUTE, *Secretary.*

 Balance on hand December 31, 1888 \$6,117 16

INCOME.

Assessments.....	\$12,957 00	
Entrance fees.....	534 00	
Annual dues	8 00	
All other sources	355 35	
		<hr/>
		13,854 35
Total.....		<hr/> 19,971 51

DISBURSEMENTS.

Death losses, number, 8.....	\$10,224 99	
Salaries of officers and clerks.....	1,109 98	
All other expenditures	434 04	
		<hr/>
		11,769 01
Balance on hand December 31, 1889.....		<hr/> \$8,302 50

MEMBERSHIP (CONFINED TO STATE OF MAINE).

Total membership December 31, 1888	1,786
Admitted during the year.....	178
	<hr/>
Total.....	1,964
Terminated during the year: by death, 8; by lapse, 17	25
	<hr/>
Total membership December 31, 1889.....	1,939

MASONS' MUTUAL RELIEF ASSOCIATION,

MECHANIC FALLS.

COMMENCED BUSINESS FEBRUARY 6, 1876.

ANDREW J. WATSON, *President.*J. H. DeCOSTER, *Secretary.*

Balance on hand December 31, 1888	\$1,371 84
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INCOME.

Assessments.....	\$30,099 94	
Entrance fees.....	48 00	
		<u>30,147 94</u>
Total.....		\$1,519 78

DISBURSEMENTS.

Death losses, number, 29.....	\$29,000 00	
Salaries of officers and clerks.....	1,147 43	
All other expenditures	567 26	
		<u>30,704 29</u>
Balance on hand December 31, 1889		\$815 49

MEMBERSHIP.

Total membership December 31, 1888.....	1,981
Admitted during the year	85
Total.....	<u>2,066</u>
Terminated during the year: By death, 32; by lapse, 329.....	361
Total membership December 31, 1889.....	1,705

BUSINESS IN MAINE.

	Number.	Amount.
*Certificates in force December 31, 1888.....	1,981	
Certificates written during 1889.....	85	
Total.....	<u>2,066</u>	
Deduct number and amount ceased to be in force during 1889....	361	
Total certificates in force December 31, 1889	1,705	
Losses or claims on certificates paid during 1889	29	\$29,000 00
Losses or claims on certificates incurred during 1889.....	30	

*Amount not written in certificate, but cannot exceed \$1,000.

NORTHEASTERN MASONIC RELIEF ASSOCIATION,

AUGUSTA, MAINE.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

W. L. THOMPSON, *President*.JAMES E. BLANCHARD, *Secretary*.

 Balance on hand December 31, 1888 \$1,237 26

INCOME.

Assessments	\$3,530 40	
All other sources, viz: interest	37 44	
	<hr/>	3,567 84
Total		<hr/> 4,805 10

DISBURSEMENTS.

Death losses, number, 10	\$4,190 00	
Salaries of officers and clerks	165 00	
All other expenditures, viz: postage, postals, printing, etc ...	116 64	
	<hr/>	4,471 64
Balance on hand December 31, 1889		<hr/> \$333 46

MEMBERSHIP (ALL IN MAINE).

Total membership December 31, 1888.	558
Admitted during the year	<hr/> 3
Total	561
Terminated during the year: by death, 8; by lapse, 411	<hr/> 419
Total membership December 31, 1889.	142

ODD FELLOWS' BENEFIT ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

ANDREW J. CUMMINGS, *President*. ORVILLE T. HODSDON, *Secretary*.

Balance on hand December 31, 1888..... \$1,096 89

INCOME.

Assessments.....	\$1,472 40	
Entrance fees	8 50	
Annual dues	112 00	
All other sources	42 06	
		<u>1,634 96</u>
Total.....		2,731 85

DISBURSEMENTS.

Death losses, number, 4.....	\$1,214 00	
Salaries of officers and clerks.....	76 45	
All other expenditures	100 00	
		<u>1,390 45</u>
Balance on hand December 31, 1889.....		\$1,341 40

MEMBERSHIP.

Total membership December 31, 1888.....	249
Admitted during the year	3
Total.....	<u>252</u>
Terminated during the year: By death, 4; by lapse, 22.....	26
Total membership December 31, 1889	<u>226</u>

**ODD FELLOWS' GRADED MUTUAL RELIEF
ASSOCIATION,
NORWAY, MAINE.**

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED S. KIMBALL, *President.*

A. L. F. PIKE, *Secretary.*

Balance on hand December 31, 1888..... \$2,689 71

INCOME.

Assessments.....	\$3,942 00	
Entrance fees.....	464 00	
Annual dues	876 00	
All other sources, viz: interest.....	92 00	
		5,374 00
Total.....		8,063 71

DISBURSEMENTS.

Death losses	\$4,611 00	
Salaries of officers and clerks.....	241 14	
All other expenditures, viz: Printing and postage.....	226 50	
		5,078 64
Balance on hand December 31, 1889		\$2,985 07

MEMBERSHIP.

Total membership December 31, 1888.....	884
Admitted during the year	232
Total	1,116
Terminated during the year: By death, 5; by lapse, 22	27
Total membership December 31, 1889.....	1,089

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888	884	*\$600,000
Certificates written during 1889	232	*200,000
Total	1,116	*800,000
Deduct number and amount ceased to be in force during 1889	27	* 24,611
Total certificates in force December 31, 1889.....	1,089	775,389
Losses or claims on certificates paid during 1889.....	-	4,611
Losses or claims on certificates incurred during 1889.....	-	8,800

*Estimated.

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION, PORTLAND, MAINE.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1868.

ALBRO E. CHASE, *President*

CHAS. F. PLUMMER, *Secretary*.

Balance on hand December 31, 1838 \$11,717 76

INCOME.

Assessments	\$33,425 00	
Entrance fees	4 00	
Annual dues	1,286 00	
All other sources	883 75	
		<u>35,598 76</u>
Total		47,316 51

DISBURSEMENTS.

Death losses, number, 35	\$38,402 98	
Salaries of officers and clerks ..	850 04	
All other expenditures	469 49	
		<u>39,722 51</u>
Balance on hand December 31, 1889		7,594 00

MEMBERSHIP.

Total membership December 31, 1888	1,353
Admitted during the year	<u>1</u>
Total	1,354
Terminated during the year: By death, 35; by lapse, 279	<u>314</u>
Total membership December 31, 1889	1,040

PATRONS' MUTUAL AID SOCIETY,

AUBURN, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

JAMES L. MARTIN, *President.*JOHN L. HAM, *Secretary.*

Balance on hand December 31, 1888	\$1,500 12
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INCOME.

Assessments.....	\$5,329 00	
Entrance fees.....	333 00	
Annual dues	28 80	
All other sources, viz: interest, \$33; fees, \$7.25.....	40 25	
		5,731 05
Total		7,231 17

DISBURSEMENTS.

Death losses, number, 7.....	\$5,186 00	
Salaries of officers and clerks.....	205 07	
All other expenditures, viz: miscellaneous expenses.....	476 34	
		5,867 41
Balance on hand December 31, 1889		\$1,363 76

MEMBERSHIP.

Total membership December 31, 1888.....	729
Admitted during the year.....	52
Total.....	781
Terminated during the year: by death, 8; by lapse, 28	31
Total membership December 31, 1889	750

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1888	729	*\$528,625
Certificates written during 1889	52	* 37,700
Total.....	781	566,325
Deduct number and amount ceased to be in force during 1889	31	* 22,475
Total certificates in force December 31, 1889.....	750	543,750
Losses or claims on certificates paid during 1889	-	5,186
Losses or claims on certificates incurred during 1889	-	5,995

*Estimated.

PORTLAND MASONIC RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1873.

JUDSON B DUNBAR, *President*ALBRO E. CHASE, *Clerk*.

Balance on hand December 31, 1888	\$1,459 88
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INCOME.

Assessments	\$14,907 00	
Entrance fees	6 00	
Annual dues	779 00	
All other sources, viz: Income on fund	1,533 87	
		<u>17,225 87</u>
Total		18,685 70

DISBURSEMENTS.

Death losses	\$17,033 17	
Salaries of officers and clerks	175 00	
Miscellaneous expense	919 44	
		<u>18,127 61</u>
Balance on hand December 31, 1889		\$558 09

MEMBERSHIP.

Total membership December 31, 1888	853
Admitted during the year	2
Total	<u>855</u>
Terminated during the year: By death, 14; by lapse, 94	108
Total membership December 31, 1889	747

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888	853	
Certificates written during 1889	2	
Total	<u>855</u>	
Deduct number and amount ceased to be in force during 1889	108	
Total certificates in force December 31, 1889	747	\$747,000 00
Losses or claims on certificates paid during 1889	-	17,033 17
Losses or claims on certificates incurred during 1889	-	27,066 83

PORTLAND TEMPERANCE REFORM CLUB,

PORTLAND, MAINE.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

ISAAC H. McDONALD, *President*.GEORGE M. BEAN, *Secretary*.

Balance on hand December 31, 1888.....	\$56 62
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INCOME.

Annual dues	\$ 88 75	
All other sources	816 76	
		904 51
Total.....		961 13

DISBURSEMENTS.

Total expenditures.....	950 98
Balance on hand December 31, 1889.....	\$10 15

MEMBERSHIP. (BUSINESS ALL IN MAINE).

Total membership December 31, 1888.....	55
Admitted during the year	84
Total.....	139
Terminated during the year: By death, 1; by lapse, 12.....	13
Total membership December 31, 1889.....	126

**FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.**

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.**

(165)

AMERICAN LEGION OF HONOR,

BOSTON, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1878.

ENOCH S. BROWN, *President*

ADAM WARNOCK, *Secretary*.

Balance on hand December 31, 1888..... \$270,951 86

INCOME.

Assessments.....	\$2,495,454 47	
Entrance fees.....	9,280 00	
Annual dues.....	16,276 82	
All other sources, viz: interest, fines and sale of supplies ..	41,480 68	
		<u>2,562,490 97</u>
Total.		2,833,442 83

DISBURSEMENTS

Death losses, number, 763	\$2,186,500 00	
Claims for accident or sickness...	60,435 91	
Salaries of officers and clerks	20,464 00	
All other expenditures, viz: general expenses	33,159 53	
		<u>2,300,559 44</u>
Balance on hand December 31, 1889		\$532,883 39

MEMBERSHIP.

Total membership December 31, 1888	62,276
Admitted during the year.....	<u>4,836</u>
Total	67,112
Terminated during the year: by death, 783; by lapse, 3,872.....	<u>4,655</u>
Total membership December 31, 1889.....	62,457

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1888.....	419	\$1,259,000
Deduct number and amount ceased to be in force during 1889.....	<u>24</u>	<u>75,000</u>
Total certificates in force December 31, 1889.....	395	1,283,500
Losses or claims on certificates paid during 1889	4	13,500
Losses or claims on certificates incurred during 1889	4	13,500

ANCIENT ORDER OF UNITED WORKMEN,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1879.

CHARLES E. SPENCER, *President*.

HUGH DOHERTY, *Secretary*.

Balance on hand December 31, 1888..... \$6,500 85

INCOME.

Assessments.....	\$183,083 00	
All other sources.....	17,233 87	
		200,316 87
Total.....		206,886 72

DISBURSEMENTS.

Death losses, number, 84.....	\$165,000 00	
Salaries of officers and clerks...	6,704 04	
All other expenditures, viz: Relief call, \$6,456.00; printing, \$1,694.55; per capita tax, \$1,412.90; grand lodge session, \$2,937.35; appropriations, \$2,183 75; deputies and district deputies, \$1,767 65; executive committee, \$186.40; grand lodge officers' travelling expenses, \$637.87; office expenses, \$461.73; rent, \$660.00.....	18,398 20	
		193,102 24
Balance on hand December 31, 1889.....		\$13,784 48

MEMBERSHIP.

Total membership December 31, 1888.....	14,130
Admitted during the year ...	2,668
Total.....	16,798
Terminated during the year: By death, 82; by lapse, 173.....	256
Total membership December 31, 1889.....	16,543

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888.....	3,109	\$6,218,000
Certificates written during 1889.....	378	756,000
Total.....	3,487	6,974,000
Deduct number and amount ceased to be in force during 1889....	69	138,000
Total certificates in force December 31, 1889.....	3,418	6,836,000
Losses or claims on certificates paid during 1889.....	24	48,000
Losses or claims on certificates incurred during 1889.....	26	52,000

EQUITABLE AID UNION,

COLUMBUS, PENN.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

R. N. SEAVER, *President.*W. ED. MARSH, *Secretary.*

Balance on hand December 31, 1888	\$24,247 40
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INCOME.

Assessments	\$462,536 45	
Annual dues	18,635 40	
Medical examiners' fees	568 40	
Benefit certificates	2,584 40	
Supplies, etc.	2,736 00	
		487,060 65
Total.		511,308 06

DISBURSEMENTS.

Death losses, number, 229	\$469,025 89	
Salaries of officers and clerks	12,128 82	
All other expenditures	11,928 28	
		493,082 99
Balance on hand December 31, 1889.		\$18,225 06

MEMBERSHIP.

Total membership December 31, 1888	22,693
Admitted during the year	6,533
Total.	29,226
Terminated during the year: by death, 276; by lapse, 1,878	2,154
Total membership December 31, 1889.	27,072

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during 1889	20	\$35,335
Total certificates in force December 31, 1889	20	35,335

HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

MRS. ADELLA I. CUMMINGS, *Supreme Leader*. JULIUS M. SWAIN, *Secretary*.

Balance on hand December 31, 1888	\$5,942 22
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INCOME.

Assessments.....	\$119,032 04	
Annual dues.....	4,298 30	
All other sources, viz: interest, certificate fees, sale of supplies and fines.....	1,799 94	
		<u>125,130 28</u>
Total.....		131,073 50

DISBURSEMENTS.

Death losses, number, 50.....	\$119,000 00	
Salaries of officers and clerks, including office expenses	3,417 00	
All other expenditures, viz: advertising, printing, postage, telegrams, supplies, etc	2,447 87	
		<u>124,664 87</u>
Balance on hand December 31, 1889		\$6,408 63

MEMBERSHIP.

Total membership December 31, 1888.....	5,395
Admitted during the year	673
Total.....	<u>6,068</u>
Terminated during the year: by death, 44; by lapse, 303	347
Total membership December 31, 1889.....	5,721

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888.....	62	\$137,000
Certificates written during 1889.....	36	63,500
Total.....	98	<u>200,500</u>
Deduct number and amount ceased to be in force during 1889....	4	8,500
Total certificates in force December 31, 1889	94	<u>192,000</u>

KNIGHTS OF HONOR,

ST. LOUIS, MO.

COMMENCED BUSINESS IN 1874.

A. R. SAVAGE, *Supreme Dictator.*B. F. NELSON, *Supreme Reporter.*

Balance on hand December 31, 1888 \$27,171 31

INCOME.

Assessments.....	\$3,416,554 79	
Benefit certificate fees.....	18,645 05	
Annual dues	22,433 98	
All other sources.....	9,372 44	
		<u>3,476,006 26</u>
Total		3,603,177 57

DISBURSEMENTS.

Death losses, number, 1,742½	\$3,421,033 23	
Mileage and per diem, supreme lodge session.....	11,089 90	
Salaries of officers and clerks.....	20,343 00	
All other expenditures.....	26,072 91	
		<u>3,478,539 03</u>
Balance on hand December 31, 1889.....		\$24,638 54

MEMBERSHIP.

Total membership December 31, 1888.....	125,417
Admitted during the year.....	12,552
Total.....	<u>137,969</u>
Terminated during the year: by death, 1,740; by lapse, 4,476	6,216
Total membership December 31, 1889.....	131,753

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888.....	728	\$1,408,000
Certificates written during 1889	25	33,000
Total.....	753	1,441,000
Deduct number and amount ceased to be in force during 1889.....	42	82,000
Total certificates in force December 31, 1889.....	711	1,359,000
Losses or claims on certificates paid during 1889.....	5	10,000
Losses or claims on certificates incurred during 1889.....	6	12,000

KNIGHTS OF PYTHIAS OF THE WORLD,

CHICAGO, ILL.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1877.

J. A. HINSEY, *President*.W. B. KENNEDY, *Secretary*.

Balance on hand December 31, 1888.....	\$30,567 76
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INCOME.

Assessments.....	\$588,705 35	
Entrance fees.....	7,015 00	
All other sources, viz: Interest on funds, warrants and supplies, and miscellaneous.....	3,616 02	
		<u>599,336 37</u>
Total.....		629,904 13

DISBURSEMENTS.

Death losses, number, 234	\$513,658 00	
Salaries of officers and clerks.....	6,136 17	
Fees allowed to organizers of sections.....	7,012 00	
All other expenditures	10,190 81	
		<u>536,996 98</u>
Balance on hand December 31, 1889		\$92,907 15

MEMBERSHIP.

Total membership December 31, 1888.....	18,233
Admitted during the year.....	<u>3,301</u>
Total	21,534
Terminated during the year: By death, 236; by lapse, 663.....	<u>899</u>
Total membership December 31, 1889.....	20,635

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888.....	199	\$348,000
Certificates written during 1889	1	<u>1,000</u>
Total	200	349,000
Deduct number and amount ceased to be in force during 1889	8	<u>10,000</u>
Total certificates in force December 31, 1889.....	192	339,000
Losses or claims on certificates paid during 1889.....	2	4,000
Losses or claims on certificates incurred during 1889.....	3	<u>5,000</u>

MASONS' FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM PROVIN, *President.*

JAMES A. LAKIN, *Secretary.*

Balance on hand December 31, 1888 \$6,010 78

INCOME.

Assessments.....	\$33,286 00	
Entrance fees.....	33,125 00	
Annual dues.....	16,064 02	
All other sources	2,459 97	
		<u>84,934 99</u>
Total.....		90,945 77

DISBURSEMENTS.

Death losses, number, 4.....	\$ 5,676 00	
Claims for accident or sickness	22,006 52	
Salaries of officers and clerks	7,215 82	
All other expenditures.....	42,952 03	
		<u>77,850 37</u>
Balance on hand December 31, 1889.....		\$13,095 40

MEMBERSHIP.

Total membership December 31, 1888.....	3,497
Admitted during the year.....	6,675
Total.....	<u>10,172</u>
Terminated during the year.....	3,166
Total membership December 31, 1889.....	7,006

BUSINESS IN MAINE.

	Number.	Amount.
Certificates written during 1889.....	410	\$1,722,000
Total certificates in force December 31, 1889.....	374	945,000
Losses or claims on certificates paid during 1889	38	2,756 04
Losses or claims on certificates incurred during 1889.....	38	2,756 04

MASONIC NATIONAL HEALTH AND ACCIDENT ASSOCIATION,

ORANGE, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

WARREN M. KING, *President.*

FRANK S. EWING, *Secretary.*

Balance on hand December 31, 1888 \$16 53

INCOME.

Assessments	\$2,078 72	
Entrance fees	584 00	
Annual dues	940 78	
		<u>3,603 50</u>
Total		3,620 03

DISBURSEMENTS.

Claims for accident or sickness, number, 61	\$2,083 07	
Salaries of officers and clerks	611 48	
All other expenditures... ..	918 10	
		<u>3,606 85</u>
Balance on hand December 31, 1889.....		\$13 18

MEMBERSHIP.

Total membership December 31, 1888.....	161
Admitted during the year.....	<u>262</u>
Total	423
Terminated during the year: by death, 2; by lapse, 72.....	<u>74</u>
Total membership December 31, 1889	349

BUSINESS IN MAINE.

Certificates written during 1889	24
Total certificates in force December 31, 1889.....	24

NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

SAMUEL P. TENNEY, *President.*EDWARD L. NOYES, *Secretary.*

Balance on hand December 31, 1888.....	\$4,439 94
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INCOME.

Assessments.....	\$56,015 30	
Entrance fees.....	17,238 00	
Annual dues.....	19,053 11	
Medical examination fees.....	8,840 00	
All other sources.....	3,139 09	
		<u>104,285 50</u>
Total.....		108,725 44

DISBURSEMENTS.

Death losses, number, 32.....	\$53,000 00	
Salaries of officers and clerks.....	4,993 41	
Commissions.....	9,120 00	
Rent.....	1,000 00	
Supplies and printing.....	11,148 49	
Expense of subordinate lodge.....	21,388 31	
All other expenditures.....	3,174 99	
		<u>100,650 21</u>
Balance on hand December 31, 1889.....		\$8,075 23

MEMBERSHIP.

Total membership December 31, 1888.....	4,165
Admitted during the year.....	<u>4,897</u>
Total.....	9,062
Terminated during the year: By death, 35; by lapse, 494.....	<u>529</u>
Total membership December 31, 1889.....	8,433

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888.....	124	\$ 202,000
Certificates written during 1889.....	1,225	1,699,000
Total.....	1,349	1,901,000
Deduct number and amount ceased to be in force during 1889....	26	37,000
Total certificates in force December 31, 1889.....	1,323	1,864,000
Losses or claims on certificates paid during 1889.....	3	4,000
Losses or claims on certificates incurred during 1889.....	3	4,000

NORTHERN LEGION.

BOSTON, MASS.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

JOSEPH W. SPAULDING, *President.*SANFORD C. CHASE, *Secretary.*

INCOME.

Assessments.....	\$1,486 60	
Entrance fees.....	587 00	
Annual dues.....	283 50	
All other sources, vis: borrowed money	300 00	
		<u>\$2,657 10</u>

DISBURSEMENTS.

Claims for accident or sickness.....	\$1,145 00	
All other expenditures, vis: printing, \$529.39; instituting lodges \$404.....	933 39	
		<u>2,078 39</u>
Balance on hand December 31, 1889.....		\$578 71

MEMBERSHIP.

Total membership December 31, 1888.....	200
Admitted during the year.....	122
Total.....	<u>382</u>
Terminated during the year: by lapse.....	35
Total membership December 31, 1889.....	<u>357</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during 1889.....	40	\$74,000
Total certificates in force December 31, 1889	40	74,000
Losses or claims on certificates paid during 1889.....	1	40
Losses or claims on certificates incurred during 1889	1	40

NORTHERN MUTUAL RELIEF ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ROBERT S FRANKLIN, *President*.WALTER WRIGHT, *Secretary*.

Balance on hand December 31, 1888.....	\$2,283 41
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INCOME.

Assessments.....	\$31,639 56	
Entrance fees	371 50	
Annual dues.....	3,663 55	
Sale of supplies.....	408 30	
Certificate fees.....	322 00	
Interest.....	46 46	
	<hr/>	36,451 37
Total.....		<hr/> 39,734 78

DISBURSEMENTS.

Death losses, number, 16.....	\$28,000 00	
Claims for accident or sickness, number, 34.....	5,640 00	
Salaries of officers and clerks.....	550 00	
All other expenditures, viz: general expenses	3,044 96	
	<hr/>	37,234 96
Balance on hand December 31, 1889.....		<hr/> \$1,499 82

MEMBERSHIP.

Total membership December 31, 1888.....	1,508
Admitted during the year	326
Total.....	<hr/> 1,834
Terminated during the year: by death, 16; by lapse, 61.....	77
Total membership December 31, 1889.....	<hr/> 1,757

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888.....	109	\$172,500
Certificates written during 1889	8	10,500
Total.....	<hr/> 117	<hr/> 183,000
Deduct number and amount ceased to be in force during 1889.....	2	3,000
Total certificates in force December 31, 1889	<hr/> 115	<hr/> 180,000
Losses or claims on certificates paid during 1889	1	1,000

ODD FELLOWS' FRATERNAL ACCIDENT ASSOCIATION OF AMERICA,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JAMES NOBLE, *President*.

HERBERT A. KINGSBURY, *Secretary*.

Balance on hand December 31, 1888 \$3,125 74

INCOME.

Assessments.....	\$26,980 65	
Entrance fees.....	23,120 00	
Annual dues.....	13,500 20	
		63,600 85
Total		66,726 59

DISBURSEMENTS.

Claims for accident or sickness, number, 435.....	\$23,000 73	
Salaries of officers and clerks	4,123 38	
Establishing local branches.....	29,404 16	
Sundries.....	2,729 86	
		59,258 13
Balance on hand December 31, 1889		\$7,468 46

MEMBERSHIP.

Total membership December 31, 1888	3,876
Admitted during the year.....	4,624
Total.....	8,500
Terminated during the year, by lapse.....	2,844
Total membership December 31, 1889.....	5,656

BUSINESS IN MAINE.

	Number	Amount.
Certificates written during 1889.....	755	\$1,472,475 00
Deduct number and amount ceased to be in force during 1889..	230	447,750 00
Total certificates in force December 31, 1889.....	525	1,024,725 00
Losses or claims on certificates paid during 1889.....	82	3,941 82
Losses or claims on certificates incurred during 1889.....	82	3,941 82

ODD FELLOWS' MUTUAL AID AND ACCIDENT ASSOCIATION,

PIQUA, OHIO.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. R. GEORGE, *President*.

J. P. MCKINNEY, *Secretary*.

Balance on hand December 31, 1888..... \$8,241 17

INCOME.

Assessments.....	\$96,897 35	
Entrance fees	4,295 36	
Annual dues	10,802 76	
		111,995 50
Total.....		120,236 67

DISBURSEMENTS.

Death losses, number, 44.....	\$73,000 00	
Claims for accident or sickness.....	16,275 00	
Salaries of officers and clerks	3,776 23	
All other expenditures	12,794 52	
		105,845 75
Balance on hand December 31, 1889.....		\$14,390 92

MEMBERSHIP.

Total membership December 31, 1888.....	7,416
Admitted during the year	2,133
Total.....	9,548
Terminated during the year: By death, 44; by lapse, 1,040; cancelled, 122 .	1,206
Total membership December 31, 1889.....	8,342

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during 1889	14	\$17,000
Deduct number and amount ceased to be in force during 1889 ...	1	1,000
Total certificates in force December 31, 1889	13	16,000

ORDER OF UNITED FRIENDS,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1881: COMMENCED BUSINESS IN 1881.

JAMES B. BRAYTON, *President*.OLIVER M. SHEDD, *Secretary*.

Balance on hand December 31, 1888	\$7,172 25
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INCOME.

Assessments	\$471,186 77	
Annual dues.....	5,752 17	
All other sources, viz: supplies, blanks, medical examination fees, etc	10,454 75	
		<u>487,393 69</u>
Total.....		487,393 69

DISBURSEMENTS.

Death losses.....	\$438,500 00	
Claims for accident, number, 19.....	28,500 00	
Salaries of officers and clerks.....	5,550 00	
All other expenditures	10,454 75	
		<u>483,004 75</u>
Balance on hand December 31, 1889		\$11,561 19

MEMBERSHIP.

Total membership December 31, 1888.....	21,500
Admitted during the year.....	<u>3,236</u>
Total.....	24,736
Terminated during the year: by death, 256; by lapse, 2,077.....	<u>2,233</u>
Total membership December 31, 1889.....	22,503

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888.....	628	\$1,084,000
Certificates written during 1889	<u>21</u>	<u>44,000</u>
Total	649	1,128,000
Deduct number and amount ceased to be in force during 1889....	<u>131</u>	<u>221,000</u>
Total certificates in force December 31, 1889.....	518	907,000
Losses or claims on certificates paid during 1889	6	7,000

**RED MEN'S FRATERNAL ACCIDENT ASSOCIATION
OF AMERICA,
WESTFIELD, MASS.**

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ROBERT H. KNEIL, *President.*

ROBERT GOWDY, *Secretary.*

INCOME.

Assessments.....	\$1,489 35	
Entrance fees	1,702 00	
Annual dues.....	759 45	
All other sources, viz: expense of organization, reinstatement fees and other sources.....	787 30	
	<hr/>	\$4,738 30

DISBURSEMENTS.

Claims for accident or sickness, number, 34.....	\$1,349 42	
Salaries of officers and clerks.....	190 90	
All other expenditures, viz: postage, printing, advertising, supplies and miscellaneous expenses	3,057 85	
	<hr/>	4,598 17
Balance on hand December 31, 1889.....		\$139 93

MEMBERSHIP.

Total membership December 31, 1888	275
Admitted during the year	851
Total.	<hr/> 1,126
Terminated during the year: by lapse.....	515
Total membership December 31, 1889.....	<hr/> 611

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during 1889	84	\$239,500 00
Total certificates in force December 31, 1889.....	84	239,500 00
Losses or claims on certificates paid during 1889.....	4	146 43
Losses or claims on certificates incurred during 1889	4	146 43

RED MEN'S MUTUAL RELIEF ASSOCIATION OF NEW ENGLAND,

BOSTON, MASS.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

WINFIELD S. SLOCUM, *President.*

GEORGE T. LINCOLN, *Secretary.*

INCOME.

Assessments.....	\$ 13 00	
Entrance fees.....	227 00	
Annual dues.....	76 63	
All other sources, viz: advances from directors	41 75	
		<u>\$358 38</u>

DISBURSEMENTS.

Total expenditures, viz: organization of local branches, printing, postage and miscellaneous expenses	<u>345 38</u>
Balance on hand December 31, 1889.....	\$13 00

MEMBERSHIP.

Admitted during the year.....	70
Terminated during the year: by lapse.....	3
Total membership December 31, 1889	<u>67</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during 1889.....	13	\$16,000
Total certificates in force December 31, 1889.....	12	16,000

ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

LEGH R. WATTS, *Supreme Regent*.W. O. ROBSON, *Supreme Secretary*.

Balance on hand December 31, 1888, viz: general fund, \$9,049.69; gen-
fund invested, \$2,089.11; W. & O. B. fund, \$148,087.88 \$159,226 68

INCOME.

Assessments.....	\$2,158,309 76	
Entrance fees	27,666 50	
Annual dues	\$1,749 91	
Interest and rent	4,550 40	
Miscellaneous expenses	11,457 98	
		<u>2,233,734 56</u>
Total		<u>2,392,961 23</u>

DISBURSEMENTS.

Death losses, number, 727	\$2,146,526 00	
Salaries of officers and clerks.....	24,442 55	
Instituting councils, etc.....	7,235 79	
Rent, supplies and miscellaneous expenses.....	25,787 70	
All other expenditures.....	8,191 00	
		<u>2,212,183 04</u>

Balance on hand December 31, 1889, viz: general fund, \$10,567.44;
general fund invested, \$10,319.11; W. & O. B. fund, \$159,871.64, \$180,778 19

MEMBERSHIP.

Total membership December 31, 1888.....	86,985
Admitted during the year.....	<u>13,357</u>
Total.....	100,342
Terminated during the year: by death, 750; by lapse, 1,599.....	<u>2,349</u>
Total membership December 31, 1889.....	97,993

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888.....	515	\$1,519,500
Certificates written during 1889..	<u>7</u>	<u>21,000</u>
Total.....	522	1,540,500
Deduct number and amount ceased to be in force during 1889.....	<u>11</u>	<u>33,000</u>
Total certificates in force December 31, 1889.....	511	1,507,500
Losses or claims on certificates paid during 1889.....	1	3,000
Losses or claims on certificates incurred during 1889.....	2	6,000

ROYAL CONCLAVE OF KNIGHTS AND LADIES,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

GEORGE R. KELSE, *President.*JOSHUA T. BUTLER, *Secretary.*

Balance on hand December 31, 1888	\$2,023 11
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INCOME.

Assessments.....	\$17,484 95	
Entrance fees.....	4,864 00	
Annual dues	1,316 25	
Expense assessment.....	2,516 57	
Rent	191 20	
Borrowed money.....	900 00	
Sale of supplies.....	388 20	
Sundries.....	3 10	
		<u>27,664 27</u>
Total.....		29,687 38

DISBURSEMENTS.

Death losses.....	\$3,420 03	
Claims for accident or sickness	8,452 00	
Salaries of officers and clerks	2,219 07	
Commissions paid to organizers.....	2,946 00	
Bills payable	620 50	
All other expenditures.....	4,528 20	
		<u>22,185 80</u>
Balance on hand December 31, 1889		\$7,501 58

MEMBERSHIP.

Total membership December 31, 1888.....	1,069
Admitted during the year.....	<u>1,236</u>
Total	2,305
Terminated during the year: by death, 3; by lapse, 183.....	<u>186</u>
Total membership December 31, 1889.....	2,119

BUSINESS IN MAINE.

	Number.	Amount.
Certificates in force December 31, 1888.....	78	\$202,000 00
Certificates written during 1889	<u>98</u>	<u>211,000 00</u>
Total.....	176	413,000 00
Deduct number and amount ceased to be in force during 1889	<u>10</u>	<u>27,000 00</u>
Total certificates in force December 31, 1889.....	166	386,000 00
Losses or claims on certificates paid during 1889.....	-	560 00
Losses or claims on certificates incurred during 1889.....	-	<u>2,570 19</u>

ROYAL SOCIETY OF GOOD FELLOWS,

BOSTON, MASS.

JAMES G. WHITEHOUSE, *President.*D. WILSON, *Supreme Secretary.*

Balance on hand December 31, 1888, vis: general fund, \$638.83; W. &
O. B. fund, \$942.05 \$1,580 88

INCOME.

Assessments.....	\$301,915 77	
Entrance fees.....	5,511 00	
Annual dues.....	7,331 20	
Sale of supplies.....	3,142 56	
Fines.....	35 00	
Interest.....	132 82	
Borrowed money.....	6,500 00	
		<u>324,568 35</u>
Total.....		326,149 23

DISBURSEMENTS.

Death losses.....	\$295,400 00	
Salaries of officers and clerks.....	10,415 00	
Rent.....	999 99	
Advertising and printing.....	971 96	
Borrowed money repaid (\$4,000) and miscellaneous ex- penses.....	11,163 36	
		<u>318,950 31</u>
Balance on hand December 31, 1889.....		\$7,198 92

MEMBERSHIP.

Total membership December 31, 1888.....	14,966
Admitted during the year.....	<u>2,465</u>
Total.....	17,431
Terminated during the year: by death, 112; by lapse, 2,096.....	<u>2,208</u>
Total membership December 31, 1889.....	15,223

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1888.....	258	\$624,000
Certificates written during 1889.....	<u>343</u>	<u>621,000</u>
Total.....	601	1,245,000
Deduct number and amount ceased to be in force during 1889.....	<u>114</u>	<u>252,000</u>
Total certificates in force December 31, 1889.....	487	993,000
Losses or claims on certificates paid during 1889.....	3	8,400
Losses or claims on certificates incurred during 1889.....	2	6,000

ROYAL TEMPLARS OF TEMPERANCE,

BUFFALO, N. Y.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1877.

R. D. MUNGER, *President*.SAMUEL NELSON, *Secretary*.

Balance on hand December 31, 1888.....	\$5,705 45
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INCOME.

Assessments	\$257,944 88	
Entrance fees	796 43	
Annual dues	10,669 75	
Interest and rent	256 88	
Supplies and per capita tax	1,621 94	
Miscellaneous expenses	922 80	
		<u>272,212 68</u>
Total		277,918 13

DISBURSEMENTS

Death losses, number, 160	\$237,990 83	
Claims for accident or sickness, number, 25	20,200 00	
Salaries of officers and clerks	5,578 64	
All other expenditures, viz: miscellaneous expenses	8,903 02	
		<u>272,672 49</u>
Balance on hand December 31, 1889		\$5,245 64

MEMBERSHIP.

Total membership December 31, 1888	18,184
Admitted during the year	<u>2,685</u>
Total	20,869
Terminated during the year: by death, 163; by lapse, 671	<u>841</u>
Total membership December 31, 1889	20,028

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1888	100	\$142,000
Certificates written during 1889	15	<u>19,500</u>
Total	115	161,500
Deduct number and amount ceased to be in force during 1889	15	<u>19,500</u>
Total certificates in force December 31, 1889	100	142,000

UNITED FELLOWSHIP,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1890.

HENRY DAMON, *Sup. Director.*FRANKLIN W. SEAVEY, *Sup. Secretary.*

Balance on hand December 31, 1888	\$3,281 28
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INCOME.

Assessments.....	\$24,215 67	
Entrance fees.....	220 50	
Annual dues.....	1,830 50	
All other sources, viz: supplies.....	489 24	
		<u>26,755 91</u>
Total.....		\$0,038 19

DISBURSEMENTS.

Death losses.....	\$23,655 98	
Salaries of officers and clerks	1,553 69	
All other expenditures, viz: office rent and general expenses,	982 12	
		<u>26,191 79</u>
Balance on hand December 31, 1889.....		\$3,846 40

MEMBERSHIP.

Total membership December 31, 1888.....	1,748
Admitted during the year.....	<u>164</u>
Total.....	1,912
Terminated during the year: by death, 36; by lapse, 321	<u>357</u>
Total membership December 31, 1889.....	1,555

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1888.....	751	\$1,483,000
Certificates written during 1889	55	<u>101,500</u>
Total.....	806	1,584,500
Deduct number and amount ceased to be in force during 1889....	167	<u>306,000</u>
Total certificates in force December 31, 1889	649	1,278,500
Losses or claims on certificates paid during 1889....	13	26,000
Losses or claims on certificates incurred during 1889.....	20	<u>38,500</u>

UNITED ORDER OF THE PILGRIM FATHERS,

LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

JOHN H. ROWELL, *President*JAMES E. SHEPARD, *Secretary*.

Balance on hand December 31, 1888	\$15,293 56
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INCOME.

Assessments	\$134,358 53	
Annual dues	7,506 48	
Interest	121 06	
Sale of supplies	1,812 35	
Charter fees	800 00	
		<u>144,598 42</u>
Total		159,891 97

DISBURSEMENTS.

Death losses	\$143,200 00	
Salaries of officers and clerks	2,308 33	
All other expenditures	6,125 44	
		<u>151,633 77</u>
Balance on hand December 31, 1889		\$8,258 20

MEMBERSHIP.

Total membership December 31, 1888	9,692
Admitted during the year	1,947
Total	<u>11,639</u>
Terminated during the year: by death, 18; by lapse, 298	376
Total membership December 31, 1889	<u>11,260</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1888	1,150	\$1,942,000
Certificates written during 1889	150	228,000
Total	<u>1,300</u>	<u>2,170,000</u>
Deduct number and amount ceased to be in force during 1889	63	109,000
Total certificates in force December 31, 1889	<u>1,237</u>	<u>2,161,000</u>
Losses or claims on certificates paid during 1889	9	17,000
Losses or claims on certificates incurred during 1889	9	17,000

UNITED STATES MASONIC ACCIDENT ASSOCIATION,

FITCHBURG, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELI CULLEY, *President.*

C. S. PERRY, *Secretary.*

Balance on hand December 31, 1888..... \$310 12

INCOME.

Assessments.....	\$1,858 00	
Entrance fees.....	3,530 00	
Annual dues.....	2,027 00	
		<u>7,415 00</u>
Total.....		7,725 12

DISBURSEMENTS.

Claims for accident or sickness.....	\$2,147 29	
Organising councils.....	3,530 00	
General expenses.....	1,784 67	
		<u>7,461 96</u>
Balance on hand December 31, 1889.....		\$263 16

MEMBERSHIP.

Total membership December 31, 1888.....	394
Admitted during the year.....	646
Total.....	<u>1,040</u>
Terminated during the year.....	248
Total membership December 31, 1889.....	792

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates written during 1889.....	108	\$421,500
Total certificates in force December 31, 1889.....	108	421,500

LICENSED AGENTS

OF LIFE AND CASUALTY INSURANCE COMPANIES AUTHORIZED
TO TRANSACT BUSINESS IN MAINE.

MAINE LIFE COMPANY.

UNION MUTUAL.

Melvin S. Holway.....	Augusta	Joseph N. L' Heureux.....	Lewiston
Elton W. Hanks.....	Augusta	Thomas H. Gledhill.....	Lewiston
Augustus C Sprague.....	Bath	Freeland Howe.....	Norway
Paul V. Labonte.....	Biddeford	James Sinkinson.....	Portland
Joseph W. Michand.....	Brunswick	Edward K. Pierce.....	Portland
Henry C. Hixon.....	Buckfield	George A. Milles.....	Portland
George F. Henly.....	Cape Elizabeth	Henri E. Morin.....	Portland
George F. Wood.....	Camden	Sumner C. Dennett.....	Saco
Justin H. Sherman.....	Camden	Edward B. Carter.....	Skowhegan
Charles C. Burrill.....	Ellsworth	John B. Charland.....	Waterville
Chas. T. Fox.....	Keser Falls	Telephore Saint Onge.....	Waterville
Edward F. Gentleman.....	Keser Falls		

LIFE COMPANIES OF OTHER STATES.

ÆTNA LIFE.

Edward Weeks.....	Aloa	Augustus R. Devereux.....	Ellsworth
George E. Macomber.....	Augusta	John H. Bradford.....	Houlton
Fred S. Sampson.....	Auburn	E. A. Gammon.....	Mechanic Falls
George H. Clark.....	Bath	George A. Hopkins.....	Milbridge
William M. Pennel.....	Brunswick	Edward A. Gray.....	Portland
William W. Marr.....	Biddeford	A. G. Dewey & Co.....	Portland
N. Talbot & Son.....	Camden	Ernest G. Baker.....	Portland
Frank J. Hessey.....	Cambridge	Paul C. Pinkham.....	Portland
George M. Hanson.....	Calais	George H. Bryant.....	Portland
Monroe Peabody.....	Canton	Asia Jones.....	Springfield
Fred E. Sprague.....	Corinna	A. A. Murch.....	Sherman
Noel B. Nutt.....	Eastport	B. E. Tracy.....	Winter Harbor

COMMERCIAL UNION.

M. Atkins.....	Auburn	G. A. Gordon.....	Livermore Falls
William Jordan.....	Bangor	George W. Sturges.....	Portland
George S. P. Brannen.....	Danforth	McClair & Hill.....	Saco
James Dow, Jr.....	Guilford	M. H. Spring.....	Skowhegan
Gaspard DuBoise & Co.....	Lewiston	Arthur W. Pratt.....	So. Paris

CONNECTICUT MUTUAL.

Henry N. Fairbanks	Bangor	William Daggett.....	Fairfield
Elisha A. Clifford	Bangor	Jerome Butterfield	Kingman
John F. Nourse.....	Biddeford	J. A. Coffin.....	Machias
Grant, Lynam & Co.....	Bar Harbor	Melville A. Arnold.....	Newburg
W. H. Ladd	Bar Harbor	Silas S. Hanly.....	Thomaston
Frank Nelson.....	Calais	P. T. Merrill.....	Winn
A. H. Bartlett.....	Cherryfield		

EQUITABLE.

S. S. Randall.....	Augusta	H. C. Peasley.....	Jonesport
C. B. Norton	Augusta	F. W. Brooks.....	Lewiston
Chas. E. Phillips.....	Bangor	Charles Hopkins.....	New York City
A. L. Yeaton.....	Bangor	Wadsworth Noyes.....	Portland
W. H. Bridgeman.....	Boston, Mass	F. F. Phillips.....	Portland
Richard Snow.....	Bucksport	Charles P. Merrill.....	Portland
W. E. Burnham.....	Calais	George H. Fogg.....	Sanford
A. L. Berry.....	Gardiner	E. S. Dutton	Skowhegan

MANHATTAN LIFE.

Joseph L. Topham	Portland
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MASSACHUSETTS MUTUAL.

A. A. Miller.....	Auburn	Straw & Martin.....	Guilford
Alfred Webb.....	Bangor	J. W. West.....	Lewiston
George Kennen.....	Bristol, N. H	I. A. Hayes.....	Lewiston
Thomas E. Varney.....	Dover, N. H	J. Putnam Stevens.....	Portland
Simon B. Folsom.....	Dover, N. H	Chas. R. Nelson.....	Portland
A. K. Sanders.....	Dover, N. H	James M. Donham.....	Portland
George R. Carrier.....	East Livermore	Howard H. Johnson.....	Pownal
N. R. Knowlton.....	Farmington	F. H. Nickerson.....	Pittsfield
Morrill & Doughty.....	Gray	F. & Hodges.....	South Windham

METROPOLITAN.

Joseph Fostin	Augusta	Felicien Gosselin.....	Lewiston
Telephone St. Orge.....	Augusta	Octave Poliquin	Lewiston
Nozair Beaupre.....	Augusta	Edmond Lemelin	Lewiston
William L. Hall.....	Augusta	Joseph A. Cote.....	Lewiston
Patrick Donnelly.....	Augusta	Joseph Morissette.....	Lewiston
Anthoine Lacroix.....	Bath	Charles Stansfield.....	Portland
Frank Baldwin.....	Biddeford	Peter Mercer.....	Portland
Henry Jackson.....	Biddeford	Hezekiah I. Boscombe.....	Portland
John W. Kiethley.....	Biddeford	George F. Jackson.....	Portland
James F. Stanton.....	Biddeford	Alfred M. Crossland.....	Portland
Philibert Dumont.....	Biddeford	Charles W. Potter.....	Portland
David Totten	Biddeford	David B. Totten.....	Portland
Frank Beaudry.....	Brunswick	Joshua Wright.....	Portland
Auguste Fortin.....	Brunswick	Thomas E. Morse.....	Portland
Leonce Fortin.....	Brunswick	John B. Higgins.....	Portland
Frank X. Fortin.....	Lewiston	Sidney Wright.....	Portland
Napolean Dutille.....	Lewiston	Robert Bailly.....	Portland
Nazaire Payette.....	Lewiston	E. G. Pennell.....	Portland
George Borneau.....	Lewiston	Daniel W. Buzzell.....	Portland
Leopold Mailhot.....	Lewiston	Robert W. Totten.....	Portland

MUTUAL LIFE.

Charles B Chick	Augusta	H. P. Bechard	Lewiston
E. C. Ayer	Auburn	Horace C Little	Lewiston
Fred H. Rice	Bangor	Freeland Howe	Norway
William F. Curran	Bangor	Geo. R. Howe	Norway
W. H. Bradford	Bangor	H. E. Washburne	Paris
J. Fenno	Bangor	M. Noot	Portland
J. Houghton McLelland	Bath	James W. Fitzpatrick	Portland
Fred A. Libby	Bath	J. M. Boardman	Portland
Keating & Field	Belfast	S. Schwarzschild	Portland
W. O. Buck	Bucksport	T. F. Lynch	Portland
E. C. Gardiner	Calais	Hiram C. Stinson	Portland
W. N. Nichols	Calais	Albert Corbett	Portland
Calvin Hersome	Corinth	Wm. T. Palsley	Portland
George E. Howard	Dover	F. C. Morey	Portland
W. H. Judkins	Dexter	A. C. Perry	Presque Isle
Charles W. Hume	Eastport	Cochran, Baker & Cross	Rockland
Chas. A. Allen	Ellsworth	O. A. Jamieson	Red Beach
E. B. Wyman	Ellsworth	C. H. T. J. Southard	Richmond
F. E. Voter	Farmington	Fred B. Wiggan	Saco
H. O. Perry	Fort Fairfield	Arthur E. Morrison	Sanford
Thomas H. Adams	Farmington	W. H. Wildes	Skowhegan
W. E. Maxey	Gardiner	J. B. Bradbury	Waterville
W. H. Gray	Houlton	H. L. Emery	Waterville
Chas. E. F. Stetson	Houlton	B. W. Guyon	Waterville
F. X. Julien	Lewiston	Wm. A. Tucker	Wiscasset

MUTUAL BENEFIT.

Jones & Leigh	Augusta	Augustus H. Ford	Portland
Daniel M. Howard	Bangor	Charles F. Dunlap	Portland
William S. Parker	Bethel	Francis A. Smith, Jr.	Portland
Hedges & Hodges	Boston, Mass	Stillman B. Tuttle	Skowhegan
Ernest W. Morrell	Gardiner	Asa A. Lane	Waterville

NATIONAL.

O'Brien & Hutchinson	Auburn	Albert Crockett	Portland
O. J. Hackett	Auburn	Morse, Pinkham & Co.	Portland
Louis Lachance	Auburn	J. A. Morrell	Portland
Charles A. Stewart	Cherryfield	Caleb G. Moffit	Rockland
John L. Motley	Deering	E. B. Phinney	Saco
Dana G. Hall	Falmouth	Griffin & Wentworth	Skowhegan
W. H. Perry	Hallowell	M. H. Spring	Skowhegan
D. Giband	Lewiston	A. B. Jordan	Woodfords
George P. Dewey	Portland		

NEW ENGLAND MUTUAL.

Blake, Brown & Barrows	Bangor	L. S. Moore	Limerick
William Jordan	Bangor	J. G. Ham	Livermore Falls
William B. Olys	Bath	V. Richard Foss	Portland
G. C. Greenleaf	Bath	Chas. F. Tobie	Portland
John F. Nourse	Biddeford	Albion B. Merrill	Portland
F. P. Bennett	Bridgton	Fred Brunel	Portland
A. B. Jordan	Deering	Cochran, Baker & Cross	Rockland
B. C. Wentworth	Dexter	E. A. Butler	Rockland
J. W. Hatch	Farmington	H. A. McNeally	Saco
N. R. Knowlton	Farmington	R. C. Sumner	So Paris
G. B. Carl	Kennebunkport	C. S. Carli	Waterboro
C. W. Wescott	Knox	George C. Andrews	Waterville
J. Edward Lawrence	Lewiston	John J. Goody	Waterville
H. P. Bechard	Lewiston	William B. Hellen	Westbrook

NEW YORK LIFE.

M. W. Farr.....	Augusta	Henry H. Patten.....	Newport
Joseph M. Bright.....	Bangor	Leonard Foadick.....	New York City
N. C. Spearen.....	Bangor	J. W. Dows.....	No. Easton, Mass
Benj. S. Calef.....	Boston, Mass	Fred H. Nickerson..	Pittsfield
D. P. Kingsley....	Boston, Mass	Frank W. Hovey.....	Pittsfield
Charles E. Lane.....	Brooks	W. H. Anderson.....	Portland
A. L. Lyford.....	Corinna	George A. Clark.....	Portland
Edgar H. Crosby.....	Deering	F. E. O. Robbins.....	Portland
Josiah C. Proctor.....	Dunstable, Mass.	John M. Freeman.....	Portland
E. E. Livermore.....	Eastport	Frank H. Hill.....	Portland
William T. Spears.....	Fort Fairfield	Henry A. Hewes.....	Portland
F. H. Jackson.....	Foxcroft	Silas B. Adams.....	Portland
Harry E. White.....	Gardiner	Henry C. Hixon.....	Portland
S. M. Davis.....	Hartland	J. P. Davis.....	Presque Isle
H. H. Tucker....	Hartland	John H. Parsons.....	Saco
H. C. Fuller.....	Hartland	Thurston H. Burns.....	Saco
James Frank Holland.....	Houlton	Samuel F. Tufts.....	Saco
W. J. Betts.....	Houlton	S. McClair.....	Saco
George L. Woodworth.....	Houlton	Jas. Collins.....	Salmon Falls, N. H.
Frank H. Turgeon.....	Lewiston	Charles S. Kates.....	Sanford
Walter D. Robinson.....	Mattawamkeag	John Collins.....	South Berwick
John P. Daley.....	Montreal, Can.	F. H. Freeman.....	South Windham
Thomas S. Michaud.....	Montreal, Can.	Jasper H. Yetten...	Waltham, Mass
H. L. Berry.....	New Gloucester	Charles K. Matthews.....	Waterville

NORTHWESTERN MUTUAL.

Arthur B. Latham.....	Auburn	F. H. Kilgore.....	Lowell, Mass
S. A. Parker.....	Belfast	F. L. Kilgore.....	Lowell, Mass
William S. Parker.....	Bethel	R. N. Mansur.....	Monroe
Dr. S. L. Weston.....	Bolster's Mills	Henry F. Rice.....	Norway
William C. Renne.....	Calais	A. J. Rowe.....	Norway
Otis Kemic.....	Cornish	Lorenzo W. Carle.....	Portland
H. Eugene Coffin.....	Cumberland	John M. Gooding.....	Portland
Seth W. Fife.....	Fryeburg	W. B. Moulton.....	Portland
Gaspard Dubois.....	Lewiston	John H. Mountford.....	Portland
H. H. Merry.....	Lewiston	Henry H. Noyes.....	Portland
T. T. Merry.....	Lewiston	F. W. Smith.....	Rockland
Roscoe A. Morrow.....	Livermore	O. R. Dunton.....	Union
Carl H. Reynolds.....	Livermore Falls	Charles L. Marston.....	Yarmouth
J. M. Kilgore.....	Lowell, Mass		

PENN MUTUAL.

Miller & Latham.....	Auburn	Freeland Howe.....	Norway
Oliver B. Plummer.....	Bangor	A. M. Austin.....	Portland
H. H. Johnson.....	Bangor	N. O. Goulding.....	Portland
Charles M. Runnels.....	Caribou	Charles D. Munger.....	Portland
George M. Carrier.....	Farmington	K. H. Burnham.....	Rockland
J. E. Cloutier.....	Lewiston	Frank F. Carter.....	Round Pond
J. H. DeCoster.....	Mechanic Falls	A. F. Drummond.....	Waterville

PHENIX MUTUAL.

Auguste Pelletier.....	Lewiston	Silas H. McAlpine.....	Portland
George Mayrand.....	Lewiston	Bernard C. Donahue.....	Portland

PROVIDENT LIFE AND TRUST.

Eugene L. Kidder.....	Auburn	Wilbur C. Simmons.....	North Anson
Stephen A. Hall.....	Casco	Wilford A. Bailey, So.	Framingham, Mass
Allen Chase.....	Bucksport	James A. Crafts.....	Topsfield, Mass
Archie L. Talbot.....	Lewiston		

PROVIDENT SAVINGS.

Joseph M. Bright.....	Bangor	Oliver H. Buckley.....	Boston
O. H. Bragdon	Berwick	Frank W. Brooks.....	Lewiston

TRAVELERS' (Life Department).

Macomber, Farr & Co.....	Augusta	Charles C. Benson.....	Lewiston
Elkanah H. Walker.....	Augusta	Thomas N. Brown.....	Lewiston
D. M. Howard.....	Bangor	Henry H. Hanson.....	Lewiston
A. W. Benson.....	Bangor	Chamberlin & Little.....	Lewiston
Joseph M. Bright.....	Bangor	David Cargill.....	Livermore Falls
William A. Purinton.....	Bangor	Daniel A. Curtis.....	Maebias
D. L. Drew.....	Bar Harbor	Joseph Robinson.....	Milltown
Nathan Stiles.....	Bath	R. N. Holman.....	Middlebury, Mass
Elwell S. Crosby.....	Bath	Freeland Howe.....	Norway
Eugene Greenleaf.....	Bath	William F. Fernald.....	Old Orchard
Francis E. Crowley.....	Belfast	J. C. Wilson.....	Old Town
William F. Thomas.....	Belfast	Parks Brothers.....	Pittsfield
T. H. Fernald.....	Belfast	W. D. Little & Co.....	Portland
Franklin K. Richardson.....	Biddeford	George C. Cannell.....	Portland
Edward H. Gove.....	Biddeford	Samuel H. Hellen.....	Portland
E. W. Abbe.....	Boston, Mass.	John Lawlor.....	Portland
Charles B. Dennis.....	Boston, Mass.	Milton L. Williams.....	Portland
Henry W. Wheeler.....	Brunswick	Charles P. Waldron.....	Portland
Ernest T. Lee.....	Calais	Fred E. Allen.....	Portland
Edgar B. McAllister.....	Calais	E. Sumner Perry.....	Presque Isle
Perry & Packard.....	Camden	Thomas C. Bohan.....	Presque Isle
M. H. Pickard.....	Caribou	Andrew J. Erskine.....	Rockland
Mrs. J. T. Wedgewood.....	Cornish	Levi E. Wade.....	Rockland
George S. P. Brannen.....	Danforth	Charles O. Emery.....	Rockland
A. C. Foss.....	Danville Junction	William B. Hellen.....	Saco
Wesley H. Juddins.....	Dexter	T. L. Dodge.....	Saccarappa
George E. Howard.....	Dover	A. M. Goodwin.....	Saco
Samuel D. Leavitt.....	Eastport	Geo. H. Fogg.....	Sanford
C. C. Burrill.....	Ellsworth	O. A. Kneeland.....	Sebago Lake
G. F. Jennings.....	Farmington	Griffin & Wentworth.....	Skowhegan
W. C. Burpee.....	Fort Fairfield	Benj. F. Eaton.....	Skowhegan
Henry O. Perry.....	Fort Fairfield	R. H. Ridlon.....	Steep Falls
S. W. Fife.....	Fryeburg	Thomas A. Carr.....	Thomaston
James H. Cusick.....	Gardiner	Louis F. Moreau.....	Vanceboro'
Arthur L. Berry.....	Gardiner	D. N. Hathorne.....	Venais
Henry N. Bates.....	Gardiner	William F. Bodge.....	Waterville
Elmer C. Douglass.....	Hallowell	Charles K. Mathews.....	Waterville
S. M. Davis.....	Hartland	W. W. Flynt.....	Winn
E. J. Hilyard.....	Houlton	Fred Atwood.....	Winterport
J. H. Bradford.....	Houlton	George F. Patch.....	Winthrop
William C. Donnell.....	Houlton	H. W. Phillips.....	Woodstock

UNITED STATES.

C. A. Woodbury.....	Portland
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WASHINGTON.

A. W. Kincaid.....	Athens	William Parsons.....	New Portland
John J. Lander.....	Bingham	F. E. Timberlake.....	Phillips
George G. Wright.....	Bridgton	J. B. Brackett.....	Portland
Walter P. Perkins.....	Cornish	L. W. Carle.....	Portland
E. O. Greenleaf.....	Farmington	Chas. S. Pettengill.....	Portland
J. Frank Brackett.....	Leeds Junction	Joseph Hobson.....	Saco
Melville Stimson.....	Lewiston	Calef & Smith.....	Saco
T. M. Varney.....	Lewiston	J. W. Black.....	Seasport
Geo. D. Pierce.....	Mars Hill	Wilder S. Oates.....	Solon
Fred S. Pierce.....	Mars Hill	Geo. W. Gower.....	Solon
Jas. F. Greenleaf.....	Mechanic Falls	Walter L. Jones.....	Strong

CASUALTY INSURANCE COMPANIES.

AMERICAN STEAM BOILER.

E. A. Lord.....	Boston, Mass	Griffin & Wentworth.....	Skowhegan
A. B. Seeley.....	Boston, Mass	A. H. Chaffee.....	Worcester, Mass
Sterling Dow.....	Portland		

AMERICAN SURETY.

W. D. Little & Co.....	Portland
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EMPLOYERS' LIABILITY.

C. S. Downing.....	Augusta	Geo. S. Gentle.....	Houlton
J. S. Ricker & Son.....	Bangor	F. A. Conant & Co.....	Lewiston
Wm. B. Olys.....	Bath	Geo. A. Gordon.....	Livermore Falls
James Pattee.....	Belfast	Jones & Bartlett.....	Monson
Garey & Randall.....	Biddeford	Frank & Chas. F. Douglass.....	Monson
Wm. M. Pennell.....	Brunswick	William Thompson, Jr.....	Orono
E. C. Gardiner.....	Calais	Palmer & Anderson.....	Portland
Chas. A. Allen & Co.....	Ellsworth	Prentiss Loring.....	Portland
William G. King.....	Fairfield	T. N. Burns.....	Saccharappa
Thomas H. Adams.....	Farmington	Martin F. Bartlett.....	Waterville
F. E. Voter.....	Farmington	W. A. K. Boothby.....	Waterville
W. B. Neal.....	Gardiner	A. B. Davies.....	Waterville
Straw & Martin.....	Gulford	H. J. A. Godard.....	Waterville

FIDELITY AND CASUALTY.

Arthur B. Latham.....	Auburn	A. J. Rowe.....	Norway
Geo. N. Lawrence.....	Augusta	Albert White.....	Orono
Blake, Barrows & Brown.....	Bangor	C. A. Woodbury.....	Portland
Grant, Lynnam & Co.....	Bar Harbor	Morse, Pinkham & Co.....	Portland
Geo. H. Clark.....	Bath	A. C. Perry.....	Presque Isle
John F. Nourse.....	Biddeford	Cochran, Baker & Cross.....	Rockland
E. C. Gardiner.....	Calais	C. F. Jones.....	Skowhegan
N. T. Talbot & Son.....	Camden	Wm. J. Wheeler.....	South Paris
A. Bailey.....	Gardiner	W. B. Creamer & Son.....	Waldoboro'
John C. McIntyre.....	Houlton		

GUARANTEE OF NORTH AMERICA.

Prentiss Loring.....	Portland
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HARTFORD STEAM BOILER.

C. E. Roberts.....	Boston, Mass	E. G. Chamberlin.....	Boston, Mass
H. A. Frye.....	Boston, Mass	Geo. H. Brown.....	Boston, Mass
W. H. Allen.....	Boston, Mass		

LLOYDS PLATE GLASS

G. E. Macomber.....	Augusta	S. D. Leavitt.....	Eastport
E. H. Gove.....	Biddeford	Arthur L. Berry.....	Gardiner
D. M. Howard.....	Bangor	Chamberlin & Little.....	Lewiston
J. M. Bright.....	Bangor	W. D. Little & Co.....	Portland

STANDARD LIFE AND ACCIDENT.

J. T. Emerson & Co.....	Biddeford	John Bird.....	Rockland
Emery P. Davis.....	Ellsworth	Geo. H. Fogg.....	Sanford
J. H. Coffin & Co.....	Portland		

TRAVELERS' (Accident Department).

Same agents as Life Department.

MAINE ASSESSMENT LIFE COMPANIES.

KENNEBEC MUTUAL.

Jordan & Hackett..... Auburn
 Charles E. Garcelon..... Auburn
 G. M. Atkins..... Auburn
 F. W. Rowe..... Augusta
 Mark E. White..... Ashland
 Augustus C. Sprague..... Bath

O. T. Yler..... Gardiner
 Henry D. Washburn..... Kennebunk
 William H. Vose..... Lynn, Mass
 Henry F. Rice..... Norway
 A. C. Merrill..... Solon
 J. H. Bretton..... Waterville

MAINE BENEFIT.

M. F. Ricker..... Auburn
 Arthur Ricker..... Auburn
 C. E. Wing..... Auburn
 B. F. Bugbee..... Calais
 Miss M. F. Brown..... Calais
 Geo. S. P. Brannen..... Danforth
 Geo. W. Bean..... Dover
 B. L. Chadbourne..... Eastport
 E. P. Davis..... Eddington
 William J. Duen..... Ellsworth
 John Walker..... Harrison
 E. M. Betts..... Hodgdon
 Smith & Oliver..... Houlton
 A. O. Jones..... Houlton
 Chas. H. Weeden..... Jemtown
 H. C. Peasley..... Jonesport
 John W. West..... Lewiston
 Joseph E. Cloutier..... Lewiston
 Anthony E. McDonough..... Lewiston
 Shadrach McClair..... Lewiston
 J. O. Johnson..... Liberty
 Frank M. Bradbury..... Limington
 Fred C. Foss..... Monmouth
 R. L. Grindle..... Mt. Desert
 S. S. Walker..... New Portland

N. C. McCausland..... Old Town
 M. E. Hill..... Old Orchard
 Marshall H. Davenport..... Phillips
 A. W. Davenport..... Phillips
 Osborne Fernald..... Portland
 George N. Coyle..... Portland
 O. A. Jamieson..... Red Beach
 C. M. Daicy..... Richmond
 J. P. Rigby..... S. Newburgh
 T. B. Hunter..... Strong
 O. B. Small..... Strong
 Frank C. Worthley..... Strong
 Frank W. North..... Turner
 A. T. Packard..... Turner
 F. H. Pratt..... Union
 Chas. R. Dunton..... Union
 Ruel C. Burgess..... Vassalboro'
 J. W. Hopkins..... Vinalhaven
 H. H. Roberts..... Vinalhaven
 Alton C. Doe..... Weeks' Mills
 Hiram S. Gray..... Weeks' Mills
 W. W. Payne..... Weld
 S. W. Dunham..... West Paris
 Chas. W. Shaw..... West Gouldsboro'
 Warren A. Lowell..... Wiscasset

MAINE AND NEW BRUNSWICK.

A. S. Bowker..... Auburn
 H. T. Silsby..... Aurora
 H. A. Bridgeman..... Bangor
 Robert B. Cookson..... Bangor
 William Jordan..... Bangor
 Augustus C. Sprague..... Bath
 J. M. Ramsey..... Blaine
 B. T. Larabee..... Bridgton
 William Leavitt..... Bridgton
 D. C. Lyford..... Corinna
 Fred C. Hill..... East Corinth
 W. R. Lambert..... Greenville
 F. E. DeMeritt..... Gorham
 Henry M. Beale..... Hudson
 P. T. Merrill..... Lee
 William Emery..... North Berwick
 Emmons W. Kingsbury..... North Bradford
 H. A. Hall..... North Bridgton
 E. F. Smith..... Norway
 J. L. Cummings..... Norway

Mark White..... Orono
 W. F. Bates..... Portland
 Osborn Fernald..... Portland
 P. B. Waldron..... Portland
 B. S. Matthews..... Pittsfield
 George O. Dobbins..... Randolph
 C. M. Walker..... Rockland
 M. H. Spring..... Skowhegan
 G. W. Gower..... Solon
 Leander H. Blosson..... Turner
 F. O. Gould..... Upper Stillwater
 J. H. Gould..... Upper Stillwater
 Robert G. Hobart..... Upper Stillwater
 George E. Woodside..... Upper Stillwater
 Daniel N. Hathorn..... Veazie
 Lewis Hall..... Warren
 F. A. Waldron..... Waterville
 Fred E. Hodge..... Windham
 A. F. Sweetser..... Winterport

PROVIDENT AID SOCIETY.

W. B. Bridges.....	Bangor	F. O. Marson.....	Portland
Geo. E. Howard.....	Dover	A. E. Brown.....	St. George
Wm. Parsons.....	Kast New Portland	A. W. Chadwick.....	Weeks' Mills
H. S. Sleeper.....	Lewiston	G. O. Dobbin.....	Winthrop
D. H. Grover.....	Norway		

YORK MUTUAL AID ASSOCIATION.

Mellen V. Dillingham.....	Auburn	Marshall Emery.....	Lewiston
Mrs. L. H. Beekwith.....	Biddeford	M. A. Arnold.....	Newburg
H. B. Drew.....	Biddeford	William Emery.....	No. Berwick
A. E. Gustano.....	Biddeford	D. R. Frohook.....	Portland
F. H. Littlehale.....	Biddeford	Kenneth MacTeer.....	Portland
J. M. Milliken.....	Biddeford	G. G. Averill.....	Springfield
James A. Sennott.....	Biddeford		

ASSESSMENT LIFE COMPANIES OF OTHER STATES.

BAY STATE BENEFICIARY ASSOCIATION.

H. H. Johnson.....	Bangor	S. W. Thompson.....	Westfield, Mass
L. H. Chapman.....	Newcastle	Frank Bowler.....	Westfield, Mass

COVENANT MUTUAL BENEFIT ASSOCIATION.

Charles E. Garcelon.....	Auburn	Jno. F. Putnam.....	Lewiston
Samuel B. Smith.....	Auburn	A. H. Hoover.....	Portland
Clarence M. Watson.....	Biddeford	Eugene A. Scott.....	Portland
William A. Copeland.....	Corinna	Isaac F. Clark.....	Portland
George S. P. Braunen.....	Danforth	George F. Stetson.....	Portland
Gaspard Dubois.....	Lewiston	Edgar E. Wyman.....	Portland
Charles F. Goss.....	Lewiston	Daniel R. Frohook.....	Portland
John L. Peabody.....	Lewiston	F. O. Chamberlin.....	Portland
Frank W. Brooks.....	Lewiston	F. W. Hatch.....	Portland

HARTFORD LIFE AND ANNUITY.

O. F. Jennison.....	Dover	L. E. Taylor.....	North Windham
W. J. Duen.....	Ellsworth	Rollin S. Childs.....	Portland
Geo. L. Boothby.....	Livermore Falls	C. H. Boothby.....	Portland
W. N. Carver.....	Lovell	Chas. F. Seammon.....	Strong
G. W. Fulton.....	Mars Hill		

MASSACHUSETTS BENEFIT ASSOCIATION.

Frank T. Noble.....	Augusta	A. T. Story.....	Hallowell
Geo. A. Staples.....	Augusta	N. O. Goulding.....	Portland
W. B. Bridges.....	Bangor	C. M. Daicy.....	Richmond
A. C. Doe.....	China	J. P. Rigby.....	So. Newburgh
Curtis R. Forter.....	Ellsworth	Frank C. Worthley.....	Strong
Gilman Blood.....	Foxcroft	P. T. Merrill.....	Winu

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Sebra U. Hammond.....	Boston, Mass	V. W. Rose.....	Searsport
Geo. L. Lewis.....	Portland		

UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

C. C. Hunt.....	Augusta	J. P. Rigby.....	So. Newburgh
John R. Knowlton.....	Bath	M. H. Spring.....	Skowhegan
K. C. Gray.....	Madison	Fred F. Graves.....	Waterville
A. H. Parker.....	Portland	B. F. Jewett.....	Westport
J. C. Hill.....	Portland		

MAINE ASSESSMENT CASUALTY COMPANY.

MAINE MUTUAL ACCIDENT ASSOCIATION.

George G. Gifford..... Auburn
 M. F. Plummer..... Addison
 M. A. Arnold..... Arnold
 Elwood J. Robertson..... Ashville
 Z. J. Emery..... Athens
 W. H. Phillips..... Bangor
 A. L. Yeaton..... Bangor
 W. B. McAvey..... Bar Harbor
 Fred L. Banks..... Belfast
 H. O. Porter..... Bethel
 W. S. Parker..... Bethel
 W. A. Haywood..... Bucksport
 J. W. Randall..... Biddeford
 E. F. Bugbee..... Calais
 L. F. Coffin..... Camden
 C. M. Rannels..... Caribou
 George S. P. Brannen..... Danforth
 C. W. Brown..... Dover
 W. H. Dow..... Dover
 William J. Duen..... Ellsworth
 Andrew Nealey..... Hampden
 P. T. Merrill..... Lee
 J. E. Cloutier..... Lewiston
 H. K. Coolidge..... Lisbon Falls
 Robinson & Donnell..... Lisbon Falls

W. N. Carver..... Lovell
 D. A. Curtis..... Machias
 G. W. Fulton..... Mars Hill
 A. W. Gliuden..... Newcastle
 J. S. Thompson..... Newcastle
 William G. Clifford..... Newfield
 William Emery..... North Berwick
 George W. Field..... Oakland
 M. H. Davenport..... Phillips
 A. W. Davenport..... Phillips
 Walter W. Scott..... Portland
 R. G. Ingraham..... Rockland
 Fred B. Wiggins..... Saco
 George H. Fogg..... Sanford
 M. H. Spring..... Skowhegan
 G. G. Averill..... Springfield
 Joseph S. Dunham..... South Bridgton
 F. H. Boothby..... South Livermore
 A. C. Merrill..... Solon
 E. B. Holden..... South Paris
 Frank C. Worthley..... Strong
 F. P. Pray..... Tremont
 F. H. Pratt..... Union
 C. R. Dunton..... Vinalhaven

ASS'T CASUALTY COMPANIES OF OTHER STATES.

MANUFACTURERS' ACCIDENT INDEMNITY COMPANY.

E. W. Ayer..... Auburn
 Chas. E. Garcelon..... Auburn
 G. G. Gifford..... Auburn
 Daniel L. Frost..... Auburn
 Charles A. Wilson..... Auburn
 George H. Bryant..... Auburn
 Fred W. Jones..... Auburn
 Eugene L. Kidder..... Auburn
 Chas. F. Stevens..... Augusta
 William Jordan..... Bangor
 W. F. Curran..... Bangor
 E. G. Rollins..... Bangor
 A. E. Chase..... Bath
 James T. Harper..... Biddeford
 R. H. Perkins..... Bridgewater
 Frank E. Davis..... Brownville
 Eugene Cale..... Bryant's Pond
 E. E. Hosmer..... Camden
 Reuel Sanford..... Camden
 Jonathan M. Tripp..... Camden
 Monroe Peabody..... Canton
 Geo. S. P. Brannon..... Danforth
 F. H. Jackson..... Dexter
 W. H. Dow..... Dover
 E. P. Davis..... Eddington
 William J. Duen..... Ellsworth
 W. H. Moore..... Ellsworth Falls
 Dodge & Knowlton..... Farmington
 Lafayette Hoxie..... Great Works
 James Dow, Jr..... Guilford

E. M. Betts..... Hodgdon
 Deccator Getchell..... Houlton
 A. O. Jones..... Houlton
 H. B. Hackett..... Kingman
 W. M. Mayo..... Kingman
 J. F. Brackett..... Leeds Junction
 Bechard & Callahan..... Lewiston
 Gaspard Dubois..... Lewiston
 Melvin Stinson..... Lewiston
 Addison F. Irish..... Lewiston
 Frank E. Libby..... Macwahoc
 James A. Gerry..... Mechanic Falls
 O. A. Stanley..... Monticello
 H. E. Washburn..... No. Paris
 Arthur E. Morrison..... Norway
 Henry E. Maines..... Oakland
 Charles F. Dunlap..... Portland
 William F. Bates..... Portland
 H. A. Hewes..... Portland
 Osborne Fernald..... Portland
 Frolock & Milliken..... Portland
 Arthur D. Hamlen..... Portland
 A. B. Merrill..... Portland
 E. K. Sampson..... Portland
 E. R. Pierce..... Portland
 Marshall H. Davenport..... Phillips
 D. F. Smith..... Presque Isle
 R. B. Andrus..... Rockland
 H. G. Atwood..... Saco
 Calef & Smith..... Saco

MANUFACTURERS' ACCIDENT INDEMNITY COMPANY—*Concluded.*

Fred B. Wiggin.....Saco
 S. McClair.....Saco
 McClair & Hill.....Saco
 O. B. Small.....Strong
 Charles H. Nowell.....Sanford
 James H. Goodall.....Sanford
 A. M. Starbird.....Strong
 Ingalls F. Evans.....South Paris

Frank Smiley.....Waterville
 George W. Fisher.....Waterville
 Lewis C. Pollard.....Waterville
 William A. Gardener.....Waterville
 Henry R. Perkins.....Waterville
 L. L. Dunham.....West Paris
 S. W. Dunham.....West Paris

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

E. W. Ayer.. ..Auburn
 Kingsley & Co.....Auburn
 Arthur Ricker.....Auburn
 Chas. E. Wing.....Auburn
 M. F. Ricker.....Auburn
 Mellen V. Dillingham.....Auburn
 Fred L. Blake.....Auburn
 F. T. Noble.....Augusta
 Henry G. Hutchinson.....Bangor
 W. B. Bridges.....Bangor
 Alfred Webb.....Bangor
 R. G. Kollins.....Bangor
 J. Fenno.....Bangor
 Fredrick K. Brown.....Bangor
 H. H. Johnson.....Bangor
 Henry E. Sellers.....Bangor
 H. G. Atwood.....Boston, Mass
 James M. Kameey.....Blaine
 S. E. Brown.....Blaine
 Frank B. Dodge.....Bradley
 James A. Rich.....Bradley
 J. F. Burdick.....Brewer
 A. N. Goodwin.....Bridgton
 Calvin W. White.....Burlington
 B. F. Bugbee.....Calais
 Geo. F. Towle.....Canton
 A. H. Bartlett.....Cherryfield
 Fremont Whitecomb...Conway Ctr., N. H.
 W. Norton.....Eastport
 W. Duen.....Ellsworth
 Henry W. Clusley.....East Eddington
 Frank E. Keaser.....Fort Fairfield
 H. W. Perry.....Fort Fairfield
 F. H. Jackson.....Foxcroft
 Enoch O. Greenleaf.....Farmington
 James Dow, Jr.....Guilford
 Lafayette Hoxie.....Great Works
 Hiram G. Berry.....Greenfield
 Ernest M. Betts.....Hodgdon

Henry C. Arnold.....Houlton
 David F. Smith.....Houlton
 Fred H. Blake.....Lagrange
 Brackett & Bartlett.....Leeds Junction
 John W. West.....Lewiston
 Melvin Stinson.....Lewiston
 Charles A. Goodnow.....Lincoln
 Fred S. Pierce.....Mars Hill
 Roscoe G. Laing.....Mattawaukeag
 James F. Greenleaf.....Mechanic Falls
 H. E. Wheeler.....Munson
 Chas. E. Clark.....Montague
 Jesse N. Collins.....New Portland
 S. S. Walker.....New Portland
 Frank H. Whittemore.....No. Bradford
 George A. Sawtelle.....Old Town
 F. E. Timberlake.....Phillips
 J. F. Chute.....Portland
 Charles F. Dunlap.....Portland
 George P. Dewey.....Portland
 Charles S. Pettengill.....Portland
 Charles H. Hanson.....Saco
 Edward Chadbourne & Co.....Saco
 Calef & Smith.....Saco
 Shadrack McClair.....Saco
 E. S. Dutton.....Skowhegan
 M. H. Spring.....Skowhegan
 George D. Pierce.....Skowhegan
 Wilder S. Cates.....Solon
 A. M. Ames.....Stockton Springs
 C. W. Shaw.....Strong
 Frank C. Worthley.....Strong
 George M. Welch.....Strong
 A. T. Packard.....Turner
 Howard W. Battison...Wallaston, Mass
 W. W. Payne.....Weld
 A. B. Smart.....Weston
 S. W. Dunham.....West Paris
 B. E. Tracey.....Winter Harbor

MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

MASONS' MUTUAL RELIEF ASSOCIATION.

George W. Prooster.....Bowdoinham
 Benjamin G. Murch.....Carmel
 Harry L. Densmore.....Guilford
 H. H. Emery.....Harrison
 John C. Lord.....Kennebunk

William F. Trott.....Lubec
 W. A. Pratt.....South Paris
 Lyman L. Jones.....Weld
 B. F. Jewett.....Westport

PATRONS' MUTUAL AID SOCIETY.

Eugene H. Libby.....	Auburn	Elkanah Dyer.....	New Portland
T. H. Jewett.....	Bethel	Charles A. Merrill.....	Saco
Martha E. Davis.....	Bryant's Pond	Melville P. Hunnewell.....	Scarboro'
James L. Martin.....	Danville	L. G. Tilley.....	Sidney
Charles H. Cobb.....	East Poland	Fannie M. Graves.....	Topsham
J. S. Locke.....	Etna	Laura E. Kent.....	Veszie
Ella M. Getchell.....	Foxcroft	Jonathan O. Keyes.....	Wilton
A. D. King.....	No. Monmouth	L. K. Litchfield.....	Winthrop
S. S. Smith.....	Norway		

APPENDIX.

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31st, 1889.

(201)

BANGOR MUTUAL FIRE INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1859.

WILLIAM P. HUBBARD, *President*.

J. HERBERT BOYD, *Secretary*.

I. ASSETS.

Cash loaned on real estate.....	\$ 1,000 00
Stocks, bonds and securities, cash market value.....	13,250 00
Cash in bank	1,101 51
All other assets, viz: including office furniture and safe and premiums in process of collection, due from agents and others.....	3,044 56
Total assets of company, premium notes not included	\$18,396 07
(Premium notes subject to assessment, \$89,376.38.)	

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,836 17
Due for money borrowed and interest thereon.....	2,500 00
Total liabilities.....	\$4,336 17

III. INCOME DURING THE YEAR.

Cash received for gross premiums.....	\$17,156 96
Deduct amount paid for return premiums on cancelled policies, and for re-insurance	967 28
Net amount of actual cash premiums for the year	16,189 68
Received for interest on mortgages of real estate.....	60 00
Interest and dividends from all other sources.....	739 07
Gross cash income	\$16,988 75

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$13,255 40
Paid for brokerage and commissions	2,221 52
Paid for salaries and other charges of officers, clerks and all other em- ployes, excepting sums included in the last item	2,800 00
Paid for interest on borrowed money.....	81 68
Paid for rents.....	160 00
All other cash payments and expenditures	493 81
Gross cash expenditures.....	\$19,022 41

MAINE MUTUAL FIRE

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return	\$3,207,514 78	\$45,817 53	\$91,635 04
Written or renewed during the year ...	1,175,498 14	16,933 05	33,866 10
Total.....	<u>4,383,012 92</u>	<u>62,750 57</u>	<u>125,501 14</u>
Deduct those expired and marked off as terminated.....	1,217,033 92	18,061 38	36,124 76
Balance in force Dec. 31, 1889....	<u>\$3,165,979 00</u>	<u>\$44,688 19</u>	<u>\$89,376 38</u>
Losses, including those unpaid, reported and disputed, incurred during the year.....			\$15,091 57

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$1,175,498 14
Premiums received thereon in cash	16,933 05
Deposit notes or contingent premiums received thereon	33,866 10
Losses paid during the year upon property located in Maine.....	13,255 40
Losses incurred during the year upon property located in Maine.....	15,091 57

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY,

BRUNSWICK, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

S. L. HOLBROOK, *President.*

THOMAS H. RILEY, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$ 31 33
Cash in Brunswick Savings Institution.....	132 84
Total assets of company, premium notes not included.....	\$164 17
(Premium notes subject to assessment, \$11,048.42.)	

II. INCOME DURING THE YEAR.

Gross cash income.....	\$64 25
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III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and all other employees.....	\$35 00
All other cash payments and expenditures, viz: printing, \$1.50; postage, .20.	1 70
Gross cash expenditures.....	\$36 70

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force December 31, 1888.....	\$180,082 00	-	\$10,808 42
Written or renewed during the year.....	35,500 00	\$64 25	2,130 00
Total.....	215,582 00	-	12,938 42
Deduct those expired and marked off as terminated.....	31,500 00	-	1,890 00
Balance in force December 31, 1889..	\$184,082 00	-	\$11,048 42

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$35,500 00
Premiums received thereon in cash.....	64 25
Deposit notes or contingent premiums received thereon.....	2,130 00

CASCO MUTUAL FIRE INSURANCE COMPANY,

CASCO, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868.

JAMES JORDAN, *President*.S. C. SYLVESTER, *Secretary*.

I. INCOME DURING THE YEAR.

Cash income actually received from all sources, viz: policy fees	\$14 25
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II. EXPENDITURES DURING THE YEAR.

Amount actually paid for losses.....	\$520 00
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III. GENERAL ITEMS.

	<i>Am't of Risks.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$77,070 00	\$3,884 65
Written or renewed during the year.....	9,850 00	514 75
Total	86,920 00	4,399 50
Deduct those expired and marked off as terminated and re-insured	11,140 00	570 20
In force December 31, 1889	\$75,780 00	\$3,829 10
Deposit notes or contingent premiums liable to assessment, received on out-standing risks		\$3,955 90
Losses, including those unpaid, reported and disputed, incurred during the year		490 00
Assessments laid or ordered to be laid during the year on deposit notes or contingent premiums.....		520 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$9,850 00
Deposit notes or contingent premiums received thereon.....	514 75
Losses incurred and paid during the year upon property located in Maine.....	520 00

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY,

CUMBERLAND CENTER, MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

SEWALL WHITNEY, *President.*

D. L. BLANCHARD, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$ 13 65
Cash in Portland Savings Bank	383 61
Total assets of company, premium notes not included.....	\$397 26
(Premium notes subject to assessment, \$11,319.21.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$50 23
Interest and dividends from all other sources.....	14 42
Cash income actually received from all other sources, viz: policy fees...	8 40
Gross cash income	\$73 05

III. EXPENDITURES DURING THE YEAR.

Gross cash expenditures	\$28 22
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IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return, \$203,230 00		-	\$11,058 96
Written or renewed during the year.....	30,515 00	\$50 23	1,673 75
Total.....	233,745 00	50 23	12,732 71
Deduct those expired and marked off as terminated.....	26,325 00	-	1,413 50
In force at the end of the year. .	207,420 00	50 23	11,319 21
Deduct amount re-insured.....	24,500 00	-	1,354 00
Balance in force December 31, 1889.....	\$182,920 00	\$50 23	\$9,965 21

MAINE BUSINESS.

Risks written during the year upon property located in Maine	\$30,515 00
Premiums received thereon in cash	50 23
Deposit notes or contingent premiums received thereon.....	1,673 75

DANVILLE MUTUAL FIRE INSURANCE COMPANY,

AUBURN, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

EBENEZER JORDAN, *President.*WILLIAM PLUMMER, *Secretary.*

I. ASSETS.

Cash on hand in office of company	\$ 135 24
Cash in Auburn and Mechanics' Savings banks.....	1,359 95
All other assets, viz: safe	62 50
Total assets of company, premium notes not included.....	\$1,557 69
(Premium notes subject to assessment, \$8,906.94.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$146 05
Interest and dividends from all other sources	54 32
Gross cash income.....	\$200 37

III. EXPENDITURES DURING THE YEAR.

Gross cash expenditures.....	\$34 83
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IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last re- turn	\$145,976 00	\$422 28	\$8,023 23
Written or renewed during the year	49,878 00	146 05	2,921 73
Total.....	195,854 00	568 33	10,944 96
Deduct those expired and marked off as terminated.....	33,943 00	100 26	2,038 02
Balance in force December 31, 1889..	\$161,911 00	\$468 07	\$8,906 94

MAINE BUSINESS.

Risks written during the year.....	\$49,878 00
Cash received thereon.	146 05
Deposit notes received thereon.....	2,921 73

DRESDEN MUTUAL FIRE INSURANCE COMPANY,

DRESDEN, MAINE.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

ANDREW J. REED, *President.*ORRIN MCFADDEN, *Secretary.*

I. ASSETS.

Cash in Gardiner Savings Institution	\$200 85
All other assets, viz: cash in treasurer's hands	14 21
Total assets of company, premium notes not included	\$215 06
(Premium notes subject to assessment, \$3,828.07)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year	\$100 80
Cash income actually received from all other sources, viz: policy fees ..	19 50
Gross cash income	\$120 10

III. EXPENDITURES DURING THE YEAR.

Salaries of officers and clerks	\$19 50
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IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return..	\$59,460 00	\$154 73	\$2,319 67
Written or renewed during the year.....	39,425 00	100 60	1,508 40
Balance in force December 31, 1889.....	\$98,885 00	\$255 33	\$3,828 07

MAINE BUSINESS.

Risks written during the year upon property located in Maine ..	\$39,425 00
Premiums received thereon in cash	100 60
Deposit notes or contingent premiums received thereon	1,508 40

ELIOT AND KITTERY MUTUAL FIRE INSURANCE COMPANY,

ELIOT, MAINE.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

WARRINGTON PAUL, *President.*

MOSES E. GOODWIN, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, whole amount due, \$1,565, estimated to be worth	\$1,525 00
Cash on hand in office of company	150 00
Total assets of company, premium notes not included.....	\$1,675 00
(Premium notes subject to assessment, \$58,545.70.)	

II. LIABILITIES.

Losses adjusted and not paid	\$ 22 00
Due for money borrowed and interest thereon	1,100 00
Total liabilities.....	\$1,122 00

III. INCOME DURING THE YEAR.

Received for assessments on deposit notes or contingent premiums, without deduction for commission or expenses	\$2,451 64
Cash income actually received from all other sources.....	433 95
Gross cash income	\$2,885 59

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$574 23
Paid for salaries and other charges of officers, clerks and all other employees.....	234 79
Paid for interest on borrowed money.....	198 90
All other cash payments and expenditures, viz: paid notes	2,100 00
Gross cash expenditures.....	\$3,107 92

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return	\$1,005,822 00	\$60,349 00
Written or renewed during the year	113,570 00	8,814 20
Total.....	1,119,392 00	67,163 20
Deduct those expired and marked off as terminated.....	143,625 00	8,617 50
Balance in force December 31, 1889.....	\$975,767 00	\$58,545 70

BUSINESS ALL IN MAINE.

FALMOUTH MUTUAL FIRE INSURANCE COMPANY,

FALMOUTH, (WEST P. O.) MAINE.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

BENJAMIN F. HALL, *President*.WILLIAM P. NEWMAN, *Secretary*.

I. ASSETS.

Cash on hand in office of company.....	\$571 14
Cash in Maine Savings Bank.....	50 00
Total assets of company, premium notes not included	\$621 14
(Premium notes subject to assessment, \$26,821.80.)	

II. INCOME DURING THE YEAR.

Cash received for gross premiums.....	\$135 92
Cash income actually received from all other sources.....	22 00
Gross cash income.....	\$157 92

III. EXPENDITURES DURING THE YEAR.

Salaries of officers and clerks.....	\$31 48.
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IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return,	\$256,198 00	\$761 40	\$25,619 80.
Written or renewed during the year.....	45,310 00	157 92	4,531 00
Total.....	301,508 00	919 32	30,150 80
Deduct those expired and marked off as terminated	33,290 00	114 87	3,329 00
Balance in force December 31, 1889.....	\$268,218 00	\$804 45	\$26,821 80

BUSINESS ALL IN MAINE.

FAYETTE MUTUAL FIRE INSURANCE COMPANY,

FAYETTE, (CORNER P. O.,) MAINE.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1859.

PELEG F. PIKE, *President*.ANDREW STURTEVANT, *Secretary*.

I. ASSETS.

Cash on hand in office of company	\$ 36 47
All other assets, vis: note against town of Fayette	122 00
Total assets of company, premium notes not included.....	\$148 47
(Premium notes subject to assessment, \$2,567.82.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$322 57
Interest and dividends from all other sources	4 88
Cash income actually received from all other sources, vis: policy fees....	5 00
Gross cash income	\$332 45

III. EXPENDITURES DURING THE YEAR.

All other cash payments and expenditures, vis: incidentals.....	\$ 26
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IV. GENERAL ITEMS.

	<i>Amt of Risk.</i>
In force at beginning of year, per last return.....	\$67,958 00
Written or renewed during the year.....	7,103 00
Total.....	75,061 00
Deduct those expired and marked off as terminated.....	3,155 00
In force at end of the year	71,906 00
Deduct amount re-insured.....	6,278 00
Balance in force December 31, 1889.....	\$65,628 00

BUSINESS ALL IN MAINE.

FRYEBURG MUTUAL FIRE INSURANCE COMPANY,

FRYEBURG (CENTER P. O.) MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

WILLIAM G. WALKER, *President*.

THOS. S. McINTIRE, *Secretary*.

I. ASSETS.

Assessments on premium notes unpaid, whole amount due \$81.98, estimated to be worth	\$75 00
Premiums in process of collection	65 00
Total assets of company, premium notes not included.....	\$140 00
(Premium notes subject to assessment, \$10,636.48.)	

II. INCOME DURING THE YEAR.

Assessments on deposit notes.....	\$570 00
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III. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$570 00
Paid for salaries and other charges of officers, clerks, and all other employees	57 00
Gross cash expenditures.....	\$627 00

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$276,340 00	\$10,930 60
Written or renewed during the year.....	32,500 00	1,288 38
Total.....	308,840 00	12,218 98
Deduct those expired and marked off as terminated.....	40,975 00	1,682 50
In force at the end of the year.....	\$267,865 00	\$10,636 48
Losses (including those unpaid, reported and disputed) incurred during the year.....		\$570 00
Assessments laid, or ordered to be laid, during the year on deposits notes or contingent premiums.....		636 08

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$24,225 00
Deposits notes or contingent premiums received thereon.....	1,202 75
Losses incurred and paid during the year upon property located in Maine,	570 00

GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY,

GORHAM, (SEBAGO LAKE P. O.) MAINE.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

ORVILLE S. SANBORN, *President.*

ALSTON V. WHITNEY, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, whole amount due \$79.87, estimated to be worth.....	\$78 24
Cash on hand in office of treasurer.....	48 91
Total assets of company, premium notes not included.....	\$127 15
(Premium notes subject to assessment, \$32,418.10.)	

II. LIABILITIES.

Collecting, assessing, stationery, postage, etc.....	\$40 85
--	---------

III. INCOME DURING THE YEAR.

Interest and dividends from all other sources.....	\$ 8 00
Cash income actually received from all other sources.....	59 00
Gross cash income.....	\$67 00

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$560 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	97 85
All other cash payments and expenditures, viz: printing.....	2 75
Gross cash expenditures.....	\$659 60

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$343,295	\$34,329 50
Written or renewed during the year.....	55,595	5,559 50
Total.....	398,890	39,889 00
Deduct those expired and marked off as terminated.....	46,875	4,687 50
Balance in force December 31, 1889.....	\$352,015	\$35,201 50
Losses, including those unpaid, reported and disputed, incurred during the year.....		\$560 00
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums.....		431 55

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$55,595 00
Deposit notes or contingent premiums received thereon.....	5,559 50
Losses incurred and paid during the year upon property located in Maine.....	560 00

HARPSWELL MUTUAL FIRE INSURANCE COMPANY,

HARPSWELL, (NORTH P. O.,) MAINE.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

ISAAC MERRIMAN, *President.*

CLEMENT S. DUNNING, *Secretary.*

I. ASSETS.

Premiums in process of collection.....	\$ 6 82
Cash on hand in office of company	53 35
Cash in Topsham and Brunswick Savings Bank.....	202 98
Total assets of company, premium notes not included	\$263 15

(Premium notes subject to assessment, \$11,381 60.)

II. INCOME DURING THE YEAR.

Cash received for gross premiums.....	\$53 35
Deduct amount paid for return premiums on cancelled policies, and for re-insurance.....	1 00
Net amount of actual cash premiums for the year.....	52 35
Cash income actually received from all other sources, viz: policy fees ...	7 75
Gross cash income	\$60 10

III. EXPENDITURES DURING THE YEAR.

Paid for brokerage and commissions.....	\$ 7 75
Paid for salaries and other charges of officers, clerks and all other employees, excepting sums included in the last items.....	24 51
All other cash payments and expenditures.....	3 00
Gross cash expenditures.....	\$35 26

IV. GENERAL ITEMS.

	<i>Am't of Risk</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
Written or renewed during the year.....	\$ 27,025 00	\$52 35	\$ 1,623 50
In force at the end of the year	184,520 32	25 33	11,421 60

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$27,025 00
Premiums received thereon in cash	52 35
Deposit notes or contingent premiums received thereon.....	1,623 50

**HARRISON MUTUAL FIRE INSURANCE COMPANY,
HARRISON AND OTISFIELD, (BOLSTER'S MILLS P. O.,) MAINE.**

INCORPORATED MARCH 5, 1869.

JOSHUA HOWARD, *President.*

S. LOTON WESTON, *Secretary.*

I. ASSETS.

All other cash loans.....	\$586 00
Cash on hand in office of company.....	458 86
Total assets of company, premium notes not included.....	\$1,044 86
(Premium notes subject to assessment, \$11,357.10.)	

II. LIABILITIES.

Due secretary, making and recording 47 policies.....	\$14 10
Due agent on 47 applications.....	14 10
Total liabilities.....	\$28 20

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$136 56
Interest and dividends from all other sources.....	27 20
Cash income actually received from all other sources, viz: policy fees...	16 50
Gross cash income.....	\$180 26

IV. EXPENDITURES DURING THE YEAR.

Salaries and other charges of officers and clerks.....	\$33 00
--	---------

V. GENERAL ITEMS.

	<i>A'mt of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$209,185 00	\$10,768 15
Written or renewed during the year.....	33,325 00	1,698 55
Total.....	242,510 00	12,466 70
Deduct those expired and marked off as terminated.....	21,540 00	1,109 50
In force at end of the year.....	\$220,970 00	\$11,357 10
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....		\$1,731 05

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$33,325 00
Premiums received thereon in cash.....	136 56
Deposit notes or contingent premiums received thereon.....	1,698 55

JAY MUTUAL FIRE INSURANCE COMPANY,

JAY, MAINE.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

O. G. KYES, *President.*J. H. MERRITT, *Secretary.*

I. ASSETS.

Total assets of the company, premium notes not included	\$349 02
(Premium notes subject to assessment, \$10,299.56.)	

II. INCOME DURING THE YEAR.

Cash premiums.....	\$66 44
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III. EXPENDITURES DURING THE YEAR.

Amount actually paid for losses.....	\$ 6 00
Paid for salaries and other charges of officers, clerks and all other employees.....	28 75
Gross cash expenditures.....	\$34 75

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$183,041 00
Written or renewed during the year.....	20,950 00
Total	\$153,991 00

BUSINESS ALL IN MAINE.

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

LITCHFIELD, (CORNER P. O.) MAINE.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

THOMAS HOLMES, *President*.

J. W. STABIRD, *Secretary*.

I. ASSETS.

Total assets of company, premium notes not included	\$25 00
(Premium notes subject to assessment, \$11,328.75.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$9 47
Cash income actually received from all other sources, viz: policy fees...	78 64
Gross cash income.....	\$88 11

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employees.....	\$36 00
All other cash payments and expenditures.....	12 00
Gross cash expenditures.....	\$48 00

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return, \$167,130 00	\$167,130 00	\$78 64	\$11,328 75
Written or renewed during the year. 39,730 00	39,730 00		
Balance in force December 31, 1889.....	\$206,860 00	\$78 64	\$11,328 75

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$39,730 00
Premiums received thereon in cash.....	9 47

LOVELL MUTUAL FIRE INSURANCE COMPANY,

LOVELL, (CENTER P. O.) MAINE.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

ABEL HEALD, *President*.J. F. STEARNS, *Secretary*.

I. ASSETS.

Cash on hand in office of company	\$125 00
All other assets, vis: safe.....	50 00
Total assets of company, premium notes not included.....	\$175 00
(Premium notes subject to assessment, \$3,637.95.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year	\$20 15
Cash income actually received from all other sources, vis: policy fees...	4 00
Gross cash income	\$24 15

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks and all other employees.....	\$17 40
All other cash payments and expenditures, vis: safe.....	45 00
Gross cash expenditures.....	\$62 40

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return	\$57,827 00	\$69 40	\$3,470 03
Written or renewed during the year.....	16,737 00	20 16	1,007 50
Total.....	74,564 00	89 55	4,477 53
Deduct those expired and marked off as terminated	13,912 00	16 79	839 58
Balance in force December 31, 1889,	\$60,652 00	\$72 76	\$3,637 95
Losses, including those unpaid, reported and disputed, incurred during the year			\$650 00
Assessments laid or ordered to be laid during the year on deposit notes or contingent premiums			575 00

BUSINESS ALL IN MAINE.

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY,

NORTH YARMOUTH, MAINE.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

JOHN W. GOOKIN, *President.*

WM. B. SKILLEN, *Secretary.*

I. ASSETS.

Cash on hand in office of company	\$29 88
(Premium notes subject to assessment, \$17,540.80.)	

II. INCOME DURING THE YEAR.

Cash premiums	\$67 02
---------------------	---------

III. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$20 00
Paid for salaries and other charges of officers, clerks, and all other employees	49 54
Gross cash expenditures.....	\$69 54

IV. GENERAL ITEMS

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$322,149 75	\$32 40	\$16,942 25
Written or renewed during the year.....	65,331 00	67 02	3,351 55
Total.....	387,480 75	99 42	20,293 80
Deduct those expired and marked off as terminated.....	49,290 00	-	2,753 00
In force at the end of the year	338,190 75	99 42	17,540 80
Deduct amount re-insured.....	-	69 54	
Balance in force December 31, 1889,	\$338,190 75	\$29 88	\$17,540 80
Deposit notes or contingent premiums liable to assessment, received on outstanding risks....			\$3,351 55
Losses, including those unpaid, reported and disputed, incurred during the year.....			20 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$65,331 00
Premiums received thereon in cash.....	67 02
Deposit notes or contingent premiums received thereon.....	3,351 55
Losses incurred and paid during the year upon property located in Maine.....	20 00

OXFORD COUNTY PATRONS OF HUSBANDRY MUTUAL FIRE INSURANCE COMPANY,

PARIS, (SOUTH P. O.) MAINE.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. HAMMOND, *President.*

C. H. GEORGE, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid, whole amount due, \$381; estimated to be worth.....	\$350 00
Cash on hand in office of company	525 00
Cash in South Paris Savings Bank.....	163 89
Total assets of company, premium notes not included.....	\$1,038 89
(Premium notes subject to assessment, \$56,084.00.)	

II. LIABILITIES.

Losses adjusted and unpaid..	\$500 00
Losses in process of adjustment.....	77 00
Total liabilities.....	\$577 00

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$778 47
Received for assessments on deposit notes or contingent premiums, without deduction for commission or expenses	6,315 90
Gross cash income	\$7,094 37

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$6,250 00
Paid for salaries and other charges of officers, clerks and all other employes	124 72
All other cash payments and expenditures, viz: postage, stationery, etc ,	124 47
Gross cash expenditures.....	\$6,499 19

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$968,539 00	\$2,416 34	\$4,832 69
Written or renewed during the year.....	311,390 00	778 47	1,556 95
Total.....	1,277,929 00	\$3,194 81	\$6,389 64
Deduct those expired and marked off as terminated.....	156,231 00		
Balance in force December 31, 1889, \$1,121,698 00		\$3,194 81	\$6,389 64

MAINE MUTUAL FIRE

Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....	\$6,389 64
Losses, including those unpaid, reported and disputed, incurred during the year.....	6,827 00
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums.....	6,315 91

MAINE BUSINESS.

Risks written during the year upon property located in Maine	\$311,390 00
Premiums received thereon in cash	778 47
Deposit notes or contingent premiums received thereon.....	1,556 95
Losses paid during the year upon property located in Maine	6,250 00
Losses incurred during the year upon property located in Maine	6,827 00

PATRONS' ANDROSCOGGIN MUTUAL FIRE INSURANCE COMPANY,

AUBURN, MAINE.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1887.

RUFUS PRINCE, *President.*

F. A. ALLEN, *Secretary.*

I. ASSETS.

Assessments on premium notes unpaid.....	\$135 88
Cash on hand in office of company.....	62 26
Cash in First National Bank, Lewiston.....	728 31
Total assets of company, premium notes not included.....	<u>\$926 45</u>
(Premium notes subject to assessment, \$78,833.00.)	

II. LIABILITIES.

Losses adjusted and not paid.....	\$28 35
-----------------------------------	---------

III. INCOME DURING THE YEAR.

Cash received for gross premiums, without deduction for brokerage, commissions, return premiums, re-insurance or otherwise.....	\$761 11
Deduct amount paid for return premiums on cancelled policies, and for re-insurance.....	22 51
Net amount of actual cash premiums for the year.....	<u>738 60</u>
Received for assessments on deposit notes or contingent premiums, without deduction for commission or expenses.....	4,468 67
Gross cash income.....	<u>\$5,207 27</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses paid.....	\$5,110 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	370 70
All other cash payments and expenditure, viz: books, printing, postage, and other office expenses, including amount paid for cancelled policies,.....	132 57
Gross cash expenditures.....	<u>\$5,613 27</u>

MAINE MUTUAL FIRE

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$1,583,183 00
Written or renewed during the year.....	507,400 00
Total.....	2,090,583 00
Deduct these expired and marked off as terminated.....	257,628 00
In force at the end of the year, 1889.....	\$1,832,955 00
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....	\$78,833 00
Assessments laid, or ordered to be laid, during the year on deposit notes or contingent premiums.....	4,468 67

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$507,400 00
Premiums received thereon in cash	761 11
Deposit notes or contingent premiums received thereon.....	25,370 00
Losses paid during the year upon property located in Maine.....	5,110 00
Losses incurred during the year upon property located in Maine	4,323 00

SACO MUTUAL FIRE INSURANCE COMPANY,

SACO, MAINE.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

HENRY J. RICE, *President.*M. H. KELLY, *Secretary.*

I. ASSETS.

Stocks, bonds and securities, cash market value	\$58,400 00
Cash on hand in office of company	515 65
Total assets of company, premium notes not included.....	\$58,915 65
(Premium notes subject to assessment, \$5,289.65.)	

II. INCOME DURING THE YEAR.

Cash received for gross premiums.....	\$1,189 21
Deduct amount paid for return premiums on cancelled policies	45 55
Net amount of actual cash premiums for the year	1,143 66
Interest and dividends from all other sources	6,650 91
Cash income actually received from all other sources.....	45 55
Gross cash income	\$7,840 12

III. EXPENDITURES DURING THE YEAR.

Amount actually paid for losses.....	\$1,825 00
Paid for salaries and other charges of officers, clerks, and all other employees.....	561 00
Paid for local taxes.....	57 00
Paid for rents.....	50 00
All other cash payments and expenditures, viz: dividends, return premiums and office expenses (stationery, etc.)	9,825 13
Gross cash expenditures	\$12,818 13

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$480,295 00
Written or renewed during the year.....	120,800 00
Total.....	601,095 00
Deduct those expired and marked off as terminated	117,300 00
Balance in force December 31, 1889.....	\$483,795 00
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....	\$5,289 65

BUSINESS ALL IN MAINE.

UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY,

UNION, MAINE.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

SILAS HAWES, *President.*

O. N. BUTLER, *Secretary.*

I. ASSETS.

Total assets of company, premium notes not included.....	\$651 01
(Premium notes subject to assessment, \$8,264.40.)	

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$123 30
Interest and dividends from all other sources.....	25 09
Cash income actually received from all other sources, viz: policy fees..	48 00
Gross cash income.....	<u>\$196 30</u>

III. EXPENDITURES DURING THE YEAR.

Gross cash expenditures.....	\$19 55
------------------------------	---------

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$87,300 00
Written or renewed during the year.....	41,100 00
Total	<u>128,400 00</u>
Deduct those expired and marked off as terminated.....	43,200 00
Balance in force December 31, 1889.....	<u>\$85,200 00</u>

WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY,

WARREN, MAINE.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

SAMUEL THOMAS, *President.*

I. P. STARRETT, *Secretary.*

I. ASSETS.

Premiums and policy fees in process of collection.....	\$21 50
Cash on hand in office of company.....	162 75
Cash in Augusta Savings Bank.....	536 69
Total assets of company, premium notes not included.....	\$720 94
(Premium notes subject to assessment, \$6,025.18.)	

II. LIABILITIES.

Total liabilities.....	\$8 00
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III. INCOME DURING THE YEAR.

Cash received for gross premiums and policies, without deduction for brokerage, commissions, return premiums, re-insurance, or otherwise,	\$145 24
Deduct amount paid for return premiums on cancelled policies	4 29
Net amount of actual cash premiums for the year.....	\$140 95

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses	\$7 00
Paid for salaries and other charges of officers, clerks and all other em- ployes.....	50 25
Gross cash expenditures.....	\$57 25

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$167,797 00	\$6,099 68
Written or renewed during the year.....	32,725 00	1,211 25
Total.....	200,522 00	7,310 93
Deduct those expired and terminated.....	35,100 00	1,285 75
Balance in force December 31, 1889	\$165,422 00	\$6,025 18
Deposit notes or contingent premiums liable to assessment, received on outstanding risks.....		\$1,211 25
Losses, including those unpaid, reported and disputed, incurred during the year.....		8 00

BUSINESS ALL IN MAINE.

WEBSTER MUTUAL FIRE INSURANCE COMPANY,

WEBSTER, MAINE.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

KINGSBURY DONNELL, *President.*J. W. MAXWELL, *Secretary.*

I. ASSETS.

(Premium notes subject to assessment, \$2,453.50.)

II. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year	\$5 42
Cash income actually received from all other sources	3 50
Gross cash income	<u>\$8 92</u>

III. EXPENDITURES DURING THE YEAR.

Gross cash expenditures	\$3 50
-------------------------------	--------

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return	\$44,455 00		
Written or renewed during the year	<u>5,420 00</u>	\$8 92	\$271 00
Total	49,875 00		
Deduct those expired and marked off as terminated	<u>2,805 00</u>		
Balance in force December 31, 1889 ..	\$47,070 00		
Deposit notes or contingent premiums liable to assessment, received on outstanding risks			\$2,453 50

WEST BANGOR AND HERMON MUTUAL FIRE INSURANCE COMPANY,

HERMON, MAINE.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

ALBERT HALL, *President.*

THURSTON HUNT, *Secretary.*

I. ASSETS.

Cash on hand in office of company.	\$26 12
Cash in Penobscot Savings Bank.....	55 00
Total assets of company, premium notes not included.....	\$81 12
(Premium notes subject to assessment, \$834.75.)	

II. INCOME DURING THE YEAR.

Gross cash income.....	\$13 00
------------------------	---------

III. EXPENDITURES DURING THE YEAR.

Gross cash expenditures.....	\$5 00
------------------------------	--------

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>
In force at beginning of year, per last return.....	\$78,300 00
Written or renewed during the year.....	8,875 00
Total.....	87,175 00
Deduct those expired and marked off as terminated.....	3,700 00
Balance in force December 31, 1889.....	\$83,475 00

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$8,875 00
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WILTON MUTUAL FIRE INSURANCE COMPANY,

WILTON, MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

C. K. ADAMS, *President*.J. G. HOYT, *Secretary*.

I. ASSETS.

Premiums in process of collection, cash due on policies	\$ 2 84
Cash on hand in office of company	55 79
Cash in Portland Savings bank, \$100; interest on same sum from February 1, 1884, estimated at \$27.00.....	127 00
Total assets of company, premium notes not included.....	\$185 63
(Premium notes subject to assessment, \$11,167.10.)	

II. INCOME DURING THE YEAR.

Cash received for gross premiums.....	\$31 98
Cash income actually received from all other sources, viz: policy fees...	27 75
Gross cash income.....	\$59 73

III. EXPENDITURES DURING THE YEAR.

Paid for salaries and other charges of officers, clerks, and all other employees	\$51 00
Paid for rents.....	1 00
All other cash payments and expenditures	41
Gross cash expenditures.....	\$52 41

IV. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Cash Prem's.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return	\$182,258 00	\$113 08	\$11,308 40
Written or renewed during the year	44,940 00	27 41	2,741 25
Total.....	227,198 00	140 49	14,049 65
Deduct those expired and marked off as terminated.....	45,555 00	28 82	2,882 55
Balance in force December 31, 1889..	\$181,643 00	\$111 67	\$11,167 10

MAINE BUSINESS.

Risks written during the year.....	\$44,940 00
Premiums received thereon in cash.....	27 41
Deposit notes or contingent premiums received thereon	2,741 25

WINDHAM MUTUAL FIRE INSURANCE COMPANY,

WINDHAM, MAINE.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

CHARLES H. ANTHORNE, *President*.JOHN T. FELLOWS, *Secretary*.

I. ASSETS.

Cash on hand in office of company	\$ 62 71
Assessment to pay losses incurred December 1888.....	1,148 31
All other assets, viz: received for premiums on premium notes taken in 1889, \$130.85; sixty-six policies, \$33.....	163 85
Due company from other sources.....	22 77
Total assets of company, premium notes not included.....	\$1,397 64
(Premium notes subject to assessment, \$20,200.)	

II. LIABILITIES.

Total gross amount of losses and claims.....	\$1,150 00
--	------------

III. INCOME DURING THE YEAR.

Net amount of actual cash premiums for the year.....	\$130 85
Received for assessments on deposit notes or contingent premiums, without deduction for commission or expenses.....	1,148 31
Cash income actually received from all sources, viz: policy fees.....	33 00
Cash in hands of treasurer and due from other sources.....	85 48
Gross cash income.....	\$1,397 64

IV. EXPENDITURES DURING THE YEAR.

Net amount of losses.....	\$1,150 00
All other cash payments and expenditures, viz: cash paid officers for making assessment, collecting and abatements.....	142 84
Gross cash expenditures.....	\$1,292 84

V. GENERAL ITEMS.

	<i>Am't of Risk.</i>	<i>Deposit Notes.</i>
In force at beginning of year, per last return.....	\$200,458 00	\$20,200 00
Written or renewed during the year.....	49,542 00	
Total.....	\$250,000 00	
Losses, including those unpaid, reported and disputed, incurred during the year, incurred last year but paid this.....		\$1,150 00
Assessments laid or ordered to be laid during the year on deposit notes or contingent premiums.....		1,148 31

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$49,542 00
Premiums received thereon in cash.....	130 85
Deposit notes or contingent premiums received thereon.....	3,251 85
Losses incurred December 1888, and paid in 1889, upon property located in Maine.....	1,150 00

WOOLWICH MUTUAL FIRE INSURANCE COMPANY,

WOOLWICH, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

JOHN A. STINSON, *President.*

ROBERT M. HARNDEN, *Secretary.*

I. ASSETS.

Cash on hand in office of company.....	\$14 22
Cash in Bath Savings Institution.....	73 60
Cash in People's Bank, Bath.....	58 15
Total assets of company, premium notes not included.....	\$145 97
(Premium notes subject to assessment, \$5,015.)	

II. INCOME DURING THE YEAR.

Gross cash income.....	\$43 94
------------------------	---------

III. EXPENDITURES DURING THE YEAR.

Gross cash expenditures.....	\$9 00
------------------------------	--------

MAINE BUSINESS.

Risks written during the year upon property located in Maine.....	\$19,900 00
Premiums received thereon in cash.....	43 94
Deposit notes or contingent premiums received thereon.....	878 25

INDEX TO PART II.

Life and Casualty Insurance and Surety Business.

ALSO FRATERNAL BENEFICIARY BUSINESS.

	PAGE.
Accident Insurance.....	xiv
Anti-Rebate Act.....	xii
Assessment companies.....	vi
Companies authorized.....	iv, v
admitted	iv, v
Decree of Court.....	vi
Fraternal Organizations.....	v, xiii
Introduction	iii
Life Business in Maine.....	xiii
Maine Companies.. ..	v, vi
Opinion of Attorney General.....	ix
Taxes and Fees.....	xv

STATISTICAL TABLES.

Table I. Capital, Assets, Liabilities, Surplus, Income and Expenditures....	xviii
II. Items composing Assets.....	xx
III. Items composing Liabilities.....	xxii
IV. Items composing Income	xxiv
V. Items composing Expenditures.....	xxvi
VI. Exhibit of Policies.....	xxviii
VII. Policies terminated.....	xxx
VIII. Business in Maine	xxxii
IX. Assessment Business	xxxiv
X. Assessment Life and Casualty Companies.. ..	xxxvi
XI. Fraternal Beneficiary Business.....	xxxviii

COMPANY ABSTRACTS.

MAINE COMPANY.

Union Mutual Life Insurance Company	3
---	---

LIFE INSURANCE COMPANIES OF OTHER STATES.

	PAGE.
Ætna Life Insurance Company, Conn.	17
Commercial Union Life Insurance Company, N. Y.	20
Connecticut Mutual Life Insurance Company, Conn.	22
Equitable Life Assurance Society of the United States, N. Y.	25
Manhattan Life Insurance Company, N. Y.	28
Massachusetts Mutual Life Insurance Company, Mass.	30
Metropolitan Life Insurance Company, N. Y.	33
Mutual Benefit Life Insurance Company, N. J.	36
Mutual Life Insurance Company, N. Y.	39
National Life Insurance Company, Vt.	42
New England Mutual Life Insurance Company, Mass.	45
New York Life Insurance Company, N. Y.	48
Northwestern Mutual Life Insurance Company, Wis.	50
Penn Mutual Life Insurance Company, Pa.	53
Phoenix Mutual Life Insurance Company, Conn.	56
Provident Life and Trust Company, Pa.	59
Provident Savings Life Assurance Society, N. Y.	62
Travelers' Insurance Company, Conn., (Life Department).	65
United States Life Insurance Company, N. Y.	68
Washington Life Insurance Company, N. Y.	71

CASUALTY AND GUARANTEE INSURANCE COMPANIES OF OTHER STATES
AND COUNTRIES.

American Steam Boiler Insurance Company, New York.	75
American Surety Company, New York.	77
Employers' Liability Assurance Corporation, England.	78
Fidelity and Casualty Company, New York.	80
Guarantee Company of North America, Canada.	82
Hartford Steam Boiler Inspection and Insurance Company, Conn.	84
Lloyds Plate Glass Insurance Company, N. Y.	86
Standard Life and Accident Insurance Company, Mich.	88
Travelers' Insurance Company, Conn., (Accident Department).	90

MAINE ASSESSMENT LIFE INSURANCE COMPANIES.

Kennebec Mutual.	95
Maine Benefit.	97
Maine & New Brunswick.	100
Provident Aid.	103

ASSESSMENT LIFE INSURANCE COMPANIES OF OTHER STATES.

Bay State Beneficiary, Mass.	109
Covenant Mutual Benefit, Ill.	111
Hartford Life and Annuity, Conn.	114
Massachusetts Benefit, Mass.	117
Mutual Reserve Fund, N. Y.	120
United States Masonic Benevolent Association, Ia.	123

MAINE ASSESSMENT CASUALTY INSURANCE COMPANIES.

	PAGE.
Dirigo Mutual Accident Association.....	129
Golden Rule Relief	131
Maine Mutual Accident.....	132

ASSESSMENT CASUALTY INSURANCE COMPANIES OF OTHER STATES.

Manufacturers' Accident Indemnity Company, N. Y	137
New England Mutual Accident Association.....	140
United States Mutual Accident Association, N. Y.....	143

MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

Ancient Order of Hibernians, Portland.....	149
Casco Bay Commandery, Portland.....	150
Citizens' Mutual Relief Society, Portland	151
Good Templars' Relief Association, Portland	152
Maine Central Railroad Relief Association, Portland	153
Maine Commercial Travelers' Association, Portland	154
Maine State Pythian Relief Association, Portland.....	155
Masons' Mutual Relief Association, Meehanic Falls	156
Northeastern Masonic Relief Association, Augusta.....	157
Odd Fellows' Benefit Association, Portland.....	158
Odd Fellows' Graded Mutual Relief Association, Norway.....	159
Odd Fellows' Mutual Relief Association, Portland.....	160
Patrons' Mutual Aid Society of Maine, Auburn.....	161
Portland Masonic Relief Association, Portland.....	162
Portland Temperance Reform Club, Portland.....	163

FRATERNAL BENEFICIARY ORGANIZATIONS OF OTHER STATES.

American Legion of Honor, Mass.....	167
Ancient Order of United Workmen, Mass.....	168
Equitable Aid Union, Penn.....	169
Home Circle, Mass.....	170
Knights of Honor, Mo.....	171
Knights of Pythias, Ill.....	172
Masons' Fraternal Accident Association of America, Mass	173
Masonic National Health and Accident Association, Mass	174
New England Order of Protection, Mass.....	175
Northern Legion, Mass	176
Northern Mutual Relief Association, Mass	177
Odd Fellows' Fraternal Accident Association, Mass.....	178
Odd Fellows' Mutual Aid and Accident Association, Ohio	179
Order of United Friends, N. Y	180
Red Men's Fraternal Accident Association of America, Mass.....	181
Red Men's Mutual Relief Association of N. E., Mass	182
Royal Arcanum, Mass.....	183
Royal Conclave of Knights and Ladies, Mass	184
Royal Society of Good Fellows, Mass	185

	PAGE.
Royal Templars of Temperance, N. Y.	186
United Fellowship, Mass.	187
United Order of Pilgrim Fathers, Mass.	188
United States Masonic Accident Association, Mass.	189

LICENSED AGENTS.

Licensed Agents of Maine Life Insurance Company	190
Licensed Agents of Life Insurance Companies of other States	190
Licensed Agents of Maine Assessment Life Companies	196
Licensed Agents of Assessment Life Companies of other States	197
Licensed Agents of Casualty Insurance Companies	198
Licensed Agents of Maine Assessment Casualty Companies	198
Licensed Agents of Assessment Casualty Companies of other States	198
Licensed Agents of Maine Fraternal Beneficiary Organisations	199

APPENDIX.

MAINE MUTUAL FIRE INSURANCE COMPANIES.

Bangor Mutual Fire Insurance Company	203
Brunswick Farmers' Mutual Fire Insurance Company	205
Casco " "	206
Cumberland " "	207
Danville " "	208
Dresden " "	209
Elliot and Kittery " "	210
Falmouth " "	211
Fayette " "	212
Fryeburg " "	213
Gorham Farmers' " "	214
Harpwell " "	215
Harrison " "	216
Jay " "	217
Litchfield " "	218
Lovell " "	219
North Yarmouth " "	220
Oxford County " "	221
Patrons' Androsoggin " "	223
Saco " "	225
Union Farmers' " "	226
Warren Farmers' " "	227
Webster " "	228
West Bangor and Hermon " "	229
Wilton " "	230
Windham " "	231
Woolwich " "	233

ERRATA.

Page 21—under Exhibit of Policies, for \$5,490,000, read \$549,000.



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